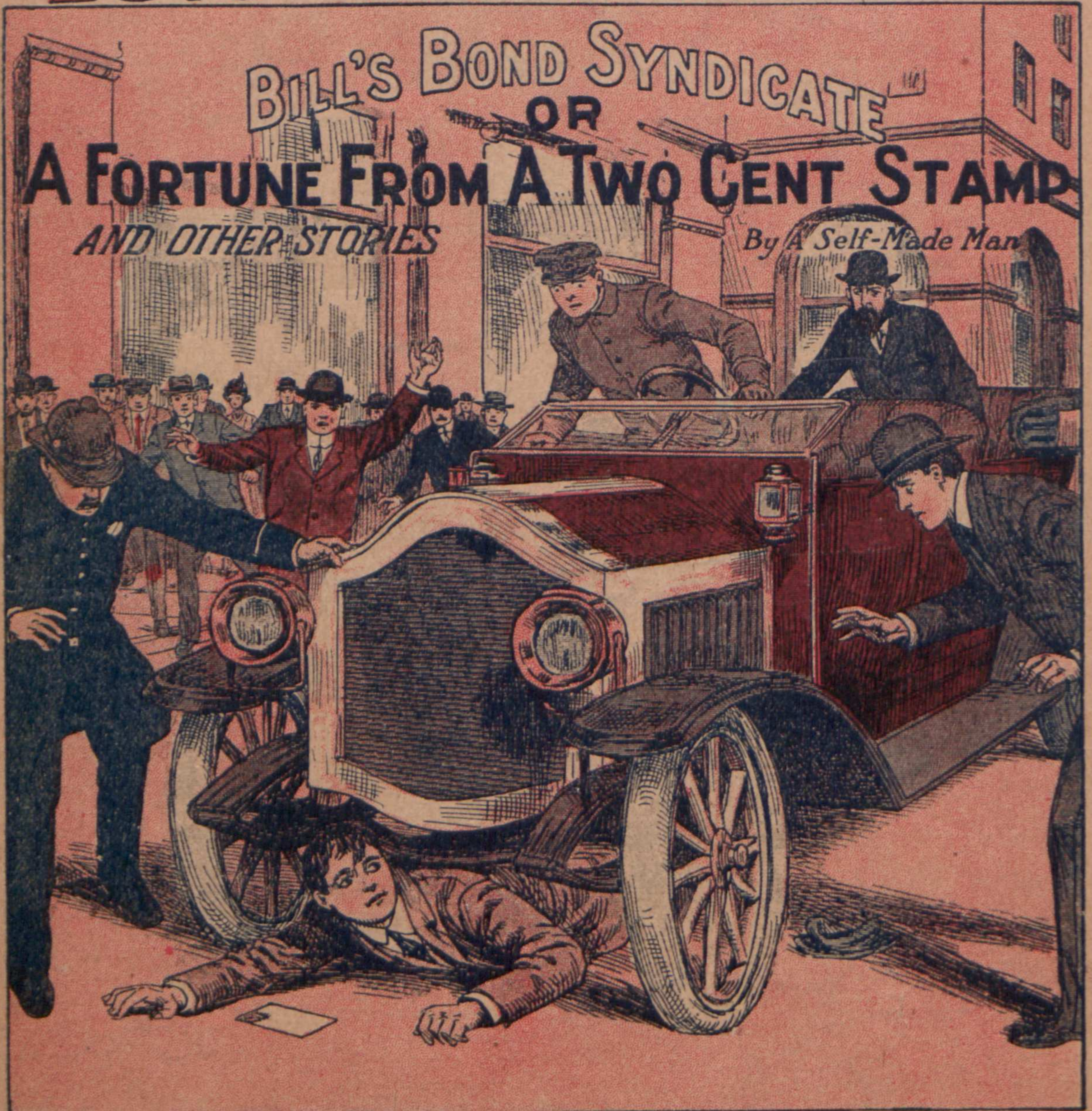


FAME & FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.



In spite of the chauffeur's best efforts, the car rolled over the prostrate boy and then stopped. A score of eye-witnesses rushed forward, expecting to find the boy crushed to death. But he wasn't. He crawled out unhurt.

A Home Without Books
Is Like A House Without Windows
H. W. Beecher.

FAME AND FORTUNE WEEKLY

Issued Weekly—Subscription price, \$3.50 per year; Canada, \$4.00; Foreign, \$4.50. Harry E. Wolff, Publisher, 164 West 23d Street, New York, N. Y. Entered as Second-Class Matter, October 4, 1911, at the Post-Office at New York, N. Y., under the Act of March 3, 1879.

No. 858

NEW YORK, MARCH 10, 1922

Price 7 Cents

Bill's Bond Syndicate

OR, A FORTUNE FROM A TWO-CENT STAMP

By A SELF-MADE MAN

CHAPTER I.—Which Introduces Bill and Others.

"That Iron Mountain deal is one on the boss," said Bill Bunce, junior clerk in the counting room of George Jessup, stock broker, No. — Wall street.

"How do you make that out, Bill? It wasn't his fault that the market slipped a cog before he could realize on his stock," said the second book-keeper, whose name was Jack Carter.

"How do I make anything out? By keeping my brains at work, of course. What is the use of having brains if you don't use them intelligently?" replied Bill.

"Do you mean to say that because Mr. Jessup got caught in Iron Mountain that he didn't use his brains intelligently?" said Carter.

"I do. If he had he wouldn't have got stuck. Any fool would have known better than to have gone long in Iron Mountain under the conditions it was boomed."

"You seem to know a whole lot about it."

"I know that much."

At that moment Simon Cobb, the red-headed margin clerk, who was no friend of Bill's, and had been listening to his criticism of the broker, stepped up and said:

"Why don't you suggest to Mr. Jessup that if he'd raise your salary you'd be willing to act in an advisory capacity to him?"

"Why don't you attend to your own business, Simon Cobb? You were not asked to put in your oar," retorted Billy tartly.

"You needn't get mad over it. It was only one of my jokes," said Simon, in a whining tone that was characteristic of him.

"One of your jokes? You haven't humor enough in your whole body to get off a respectable joke. What were you listening for, anyway? My remarks were only intended for Carter's ears; not for yours."

"I couldn't help hearing what you said," replied Cobb deprecatingly. "You spoke rather loud."

"There's mighty little said in the office that escapes those tavern signs of yours."

"You're always making cracks at my ears," said Cobb, flashing an unpleasant look at the junior clerk. "What's the matter with them?"

"They take up too much room when you move around. Why don't you pin them to your head?"

"I s'pose you think that's funny?"

"If you don't like that suggestion I'll offer you another, and I won't charge you anything for the pointer. If I had your ears, I'd rent the backs of them out for advertising purposes. They'd bring in a nice little income."

"You always take pleasure in insulting me," hissed Cobb.

"I couldn't insult you."

"I haven't forgotten that you called me brick-top a number of times. Red hair is a sign of smartness."

"Really? Is it hair-red-itary in your family?" chuckled Bill.

Cobb did not appear to see the witticism. He was not a very wide-awake youth.

"You want to know if it runs in our family? I ought not to satisfy your curiosity after your remarks about my ears. The Bible says we should be charitable to those who villify us, and speak all manner of evil against us, so I will say that my father had hair the same shade as mine."

"You're always quoting the Bible. Does it tell you to go sneaking around to hear what other persons are talking about?"

"I never sneak around. I attend strictly to my business."

"Why aren't you attending to it now instead of butting in on Carter and me?"

"If you don't care for my society, I'll go back to my desk."

"Do so, and you'll oblige us greatly."

Simon threw a look of resentment at him and returned to his work.

"You made a mistake talking so frankly about the boss in Cobb's hearing," said Carter, in a low tone to Bill. "You get people in trouble. It's dollars to doughnuts he'll tell Mr. Jessup what you said about him at the first chance, and then you are likely to get a call-down."

"If Cobb repeats my remarks to the boss I'll punch his head," said Bill, with an aggressive look.

"That would only make matters worse. He has a pull with the old man, and if you attacked him under the circumstances you'd be brought to book for it."

"Oh, I don't know. If the boss stood up for such a chap as him it wouldn't increase my respect for him."

"What do you want to speak so loudly for? He heard you say that."

"I intended that he should. Listeners never hear any good of themselves."

"You're pretty independent, Bill, which is well enough in its way, but a fellow can be too independent sometimes for his own good. I don't want to see you get in trouble, old man, so I advise you to be more cautious in expressing your opinions when Cobb is around."

"Oh, hang Cobb! I hate the sneak! He's a regular hypocrite. Always quoting the Bible and pretending to be a Christian. I've sized him up and I know he's only trying to make capital out of religion."

"He's a member of Mr. Jessup's church and belongs to the pastor's Bible class. That probably accounts for the standing he has with the boss."

"It's a wonder Mr. Jessup don't see through him when everybody else in the office can. Miss Watson says she can't bear the fellow. He's somewhat soft to her, and it makes her sick."

The cashier, who had been in the private room with the broker now came out, and the two clerks separated, Bill returning to his desk and getting busy over his work. Bill Bunce was admittedly the smartest clerk in the office. He was a swift and accurate worker, and performed his duties, while some of the others, notably Simon Cobb, were fiddling over theirs. Whatever time he lost talking with Carter he made up inside of the next twenty minutes, so the boss lost nothing by his brief loaf.

Bill was particularly strong on the subject of all kinds of gilt-edge bonds. He was thoroughly in touch with the market price of these securities. The clerk who had charge of the bond business carried on by Jessup frequently consulted him to save time, having found by experience that Bill's information could always be relied upon. He also kept next to the market price of stocks, though that was a secondary consideration with him, for bonds were his hobby.

He had made financial subjects a study ever since he began his career in Wall Street as office boy for Mr. Jessup, three years since, after leaving school. The first thing he did when he bought his morning or his evening paper was to turn to the financial column—this had become a habit with him. After he had studied the latest bond and stock reports, had noted the changes in the quotations, and had the financial situation at his fingers' ends, he turned to the general news of the day.

The only occasions on which he deviated from his custom was when some unusual sensation cropped up, and was set forth under a glaring scare heading on the first page. In such cases he ran over the startling intelligence as swiftly as an expert newspaper man, taking in all that was important, and gliding over the minor details, which he read later, then he hurried to his financial page, and until he had mastered it had thoughts for nothing else.

While acting as messenger for the office, Bill had made quite a bunch of money speculating on the side in one stock or another. Sometimes he was favored with tips that he picked up on occasions, for he was so sharp that nothing got away from him, but mostly he relied on his judgment.

There was a lot of guesswork in his deals, but this was always backed up by his knowledge of the situation which he was constantly accumulating from the daily papers and the financial

journals. Most of his friends confined their reading to the news of the day and light fiction, for financial matters did not greatly interest them. What they knew about the stock market and the price of bonds was what they picked up on the fly. They did not deal in bonds, and not a whole lot in stocks. Whatever their inclinations might be toward the latter, they had little opportunity and less money to get in on speculative deals. Bill made his opportunities without interfering with his duties, and the opportunities panned him out a nice little capital in the course of time.

The secret of his growing independence was full confidence in his own powers and the cash he had acquired. Jessup put him into the counting room as soon as an opening offered, moving Simon Cobb, who had formerly been his office boy, up a peg. As far as smartness was concerned, Bill was head and shoulders above Cobb, and Jessup was not ignorant of his superior attainments; but he leaned more toward Simon because that youth went to church with unfailing regularity, and stood high in the pastor's estimation as a most exemplary young Christian.

Bill, however, could read human nature like a book. He was a natural physiognomist without knowing it. It afforded him considerable recreation when seated in a public conveyance, with nothing else to engage his attention, to study the faces and forms of his fellow passengers, male and female. It didn't take him many minutes to sum up a person's character from his or her countenance. He was wont to say that every human being bore a more or less pronounced likeness, in face and form, to some animal, and possessed the characteristics of the animal to a certain extent.

He told Carter that Simon Cobb was a combination of a cur-dog and some kind of a snake which he could not place. He had some idea that mankind had developed from the animal and viper kingdom, and had lately taken to reading books treating on the subject. His conception of Cobb was that he was a natural-born hypocrite, whose professed Christianity was a sham; who would take a blow without outwardly resenting it, but would try to get back at the giver in the dark.

He had already proved himself a sneak and a coward, and would have been a bully under favorable conditions. Bill lived in Flatbush with his parents and two sisters, one older and one younger than himself. What they didn't think of him as a smart boy and a budding financier is hardly worth considering. And he was deserving of their high opinion, even though they were naturally prejudiced in his favor.

CHAPTER II.—Bill's Services Are Dispensed With.

Bill always went to lunch at half-past twelve unless he had something particular on hand to finish up, and he got back at one. Simon Cobb went to his lunch about the same time. On this occasion he was still working at his desk when Bill left the office. He was still very busy, apparently, when Carter went out fifteen minutes later. Then he threw down his pen and went

into the private room. He was in there ten minutes, and when he came out he went to lunch. At half-past three that afternoon the office boy came to Bill's desk and told him that Mr. Jessup wanted to see him. He went in to see what the boss wanted.

"Look here, Bruce, I understand that you have been criticizing me in a disrespectful manner," said the broker, in a severe tone.

"Who told you that?" said Bill, who easily guessed the identity of the tale-bearer.

"No matter. I was told that you used the following words, and Mr. Jessup picked up a piece of paper and looked at it: 'Any fool would have known better than to have gone into Iron Mountain under the conditions it was boomed.' Also, you remarked that I didn't use my brains intelligently, or I wouldn't have got stuck. Do you deny that you made use of those expressions in reference to me?"

"No, sir; I never deny what is true. The remarks, however, were spoken privately to Carter, and were not intended for promiscuous circulation. Simon Cobb heard them, I know, and, of course, he is the sneak who carried them to you in order to make trouble for me. But that's the kind of fellow he is."

"Stop, sir, you have no business to attack your fellow clerk. He reported the matter to me as he believed it was his duty to do; but with a charity toward you that does him credit, he begged me to judge you as lightly as possible."

Bill's lip curled with scorn.

"His consideration for me is truly touching," he said sarcastically. "He brings you a full account of what I said in the counting room, and then he asked you to let me off. That's like handing a person a rousing kick and then begging his pardon for the act."

"I am surprised you should show such sentiments toward such a Christian lad as Simon. I wish you were more like him."

"I don't. If I thought I were like him I'd go down to the Battery and jump off."

"How dare you speak that way!" cried the broker angrily.

"Because I hate hypocrisy in a person. There is as much real Christianity about that cuspidor as there is about Simon Cobb. He seems to have no trouble in fooling you, but he can't fool me worth a cent."

"Your words are insulting. I am surprised that you have the assurance to address me in such a way. This, on top of your previous remarks, which you admit, convinces me that the office will get along better without you. You will, therefore, hand in your resignation to me, and quit on Saturday. That is all. You can go."

"Very well, sir," replied Bill, turning around and walking out.

He stopped at Carter's desk.

"Cobb carried my remarks about the boss to him, and I've just had a run-in with him. I told him one or two things about the sneak which didn't improve the matter. He told me my words were insulting, and requested me to send in my resignation and quit on Saturday," said Bill.

"Do you mean to say that you're really bounced?" said Carter.

"That's what it amounts to."

"And all through Cobb?"

"There is no doubt that he made the trouble. I shall have something to say to him on the subject at five o'clock."

Bill fully intended to read the riot act to Cobb after the office closed for the day, but he didn't get the chance, for Simon, suspecting what he was up against, got permission from Mr. Jessup, before that gentleman left, to leave fifteen minutes early in order to attend a special meeting of a committee of the Y. M. C. A. Cobb never had any trouble in working an excuse of that kind on his boss, but it is a question whether his excuses were genuine. Mr. Jessup, however, admired the apparent zeal that Cobb displayed toward Christian matters, and thought the more highly of him in consequence. So Bill was disappointed in not having it out with Cobb that afternoon; but he guessed it would keep. He told Miss Watson, the stenographer, with whom he was a great favorite, that Mr. Jessup had requested him to hand in his resignation, owing to what Cobb had reported to him. The young lady expressed regret at the news, but told him he had acted foolishly in giving utterance to any sentiments reflecting on Mr. Jessup, particularly in the hearing of Cobb, who, she agreed, was no ornament to the office.

"I'm sorry to have you go," she said, "but you ought to have no trouble in placing yourself in another office."

"I'm not sure I shall look for another position," said Bill.

"No?" she ejaculated, in surprise.

"I think I can do better."

"In what way?"

"Working for myself. I have some capital, and I fancy I can make it grow by devoting the whole of my time and my energies to it."

"Then you have an idea of going into some business?"

"Yes; right here in Wall Street. It is the greatest place to make money in America if you know the ropes and can work them right."

"Are you thinking of starting out as a broker and working up?"

"No; I have other views. I haven't money enough to go into the brokerage business. There are more ways than one of making money in Wall Street."

Miss Watson did not press the question further, and after some more talk they separated outside the building. Next morning Bill wrote out his resignation and sent it in to Mr. Jessup by the office boy, and on Saturday he told the cashier that he wasn't coming back on Monday.

"Why not?" asked that gentleman.

"Because Mr. Jessup thinks he can get on without me. I thought he had told you," said Bill.

"No, he said nothing to me about your going away. What was the trouble?"

"I created it by expressing my views about the Iron Mountain deal the boss went into and came out at the short end of the horn. Simon Cobb heard what I said and took all the trouble of telling Mr. Jessup—a truly Christian act for a chap who is so close to the church and is always quoting the Bible. That reminds me, I haven't settled with him yet. Good-by, Mr. Brown."

"I'm sorry to see you go, Bunce," said the

cashier. "You're a smart fellow, and, in my opinion, the office needs you."

"Oh, I guess Mr. Jessup won't go into bankruptcy because I'm not on the job," said Bill laughingly, as he turned away.

Carter followed him out, and they were standing in the corridor near the elevator when Cobb came along.

"I hope you are feeling happy now, Cobb," said Bill.

"I am enjoying my customary good spirits," replied Simon, with a sickly grin.

"Mr. Jessup told me that you reported to him what you heard me say to Carter the other morning about the Iron Mountain deal."

"I am sorry, but my duty to Mr. Jessup compelled me to bring the matter up," said Cobb meekly. "I told him I hoped he would not be hard on you."

"So he remarked at the interview I had with him on the subject. He seems to think a lot of you. He said he wished I were more like you."

Cobb grinned.

"And I told him if I thought I bore any resemblance to you I'd go down to the Battery and jump into the bay."

Cobb stopped grinning and favored Bill with a nasty look.

"Always insulting me," he gritted.

A cage came along at that moment, and Cobb stepped toward it to go down.

"Don't be in a hurry," said Bill, seizing him by the collar and pulling him back. "He doesn't want to go down yet," added Bill to the elevator man, who thereupon closed the gate and started the cage.

"What are you trying to do?" snarled Cobb.

"Just amusing myself that's all. Are you going to apologize for doing the sneak act and getting me in trouble?" asked Bill.

"I'll do it after you apologize to me for all the insults you have handed me."

"I never apologize for truthful remarks. Everything I've said to you, and about you, is the truth. You're a sneak and a hypocrite. A sneak because you carry tales and do so many underhanded tricks that a decent chap would be ashamed to be guilty of. A hypocrite because you pretend to be a good Christian when you're not, and have no real intentions in that direction. You're working the church business with a selfish motive—to feather your own nest. Now that you have heard what I think about you, you can go. I don't imagine it will have any effect on you, but it's a satisfaction to me to speak my mind to you. One of these days you'll be shown up in your true colors, and it would afford me unlimited enjoyment to be present on the occasion. But I expect no such luck."

"Think you're smart, don't you?" sneered Cobb, as another cage came down and he signaled it to stop. "The boss told me he had given you the bounce for insulting him. I'm glad to hear it. It is the best news I've heard in a month. You'll have a nice time getting another position without reference. I wish you luck."

With that parting shot Cobb sprang into the elevator and was whisked out of sight. Bill laughed, and he and Carter took the next elevator down. When Bill got home that afternoon he said nothing to his mother about his dis-

charge from the office. He knew it would upset her, and he would have to enter into a full explanation to account for the trouble he had got into with his late employer.

He handed her the amount usually turned in on Saturday, and then went over to the home of his particular friend, Dick Sanderson, to see if he was about. Dick held a position in one of the departments of the Borough of Brooklyn, and he generally reached his house some time before Bill got home. He found Dick waiting for him to show up.

"Well, old man, where shall we go this afternoon?" said Dick.

"Any place you say," replied Bill.

"I'll leave it to you," said Dick.

"I haven't anything on the hooks."

At that moment a touring car came gliding down the street. It had but one occupant—a boy of about their age. His name was Bob Ridley, and he was a friend of Bill and Dick.

"Hey, fellows, want to take a ride?" asked Bob, bringing the car to a stop near them.

"Surest thing you know, if Bill will go," said Dick.

"I'm on," said Bill. "Glad you turned up, Bob, for we were just figuring how we should spend the afternoon."

"Pile in," said Bob.

"Where did you pick up the car?" asked Dick, as they started off.

"Oh, this belongs to my boss. I'm bound on an errand to one of his customers who lives in Jamaica."

"That's some distance," said Bill.

"Yes, if you had to walk it, but this car will take us there in express time."

"How fast will she go?" asked Dick.

"A whole lot faster than the speed limit. It's a high-power machine. The boss says it is geared up to thirty-five miles an hour."

"When you hit the road let her out and let us see if she'll make good."

"And get pulled in by some hayseed constable, if he happened along."

"Not one chance in a hundred of our meeting one," said Dick.

"How do you know that? I've heard that the jay cops are pretty wide awake when a car is stretching the speed limit."

"Oh, if we were held up we could say that we didn't know we were running too fast," said Dick.

"That wouldn't go down with those chaps. They'd take me before the justice and I'd be fined \$10 at least, and be held with the machine till the boss was communicated with and the fine paid. That's the way the village authorities pad the treasury."

"Well, you're running the machine. We don't care what speed you run her at," said Dick.

They had hit the road by this time, and Bob let her out as much as he dared.

"This is going some," said Dick.

"There's no one in sight. Let her out another notch," said Bill.

Bob did so, and they were soon going at a gait of thirty miles an hour. As they were approaching a turn, Bob shut off power till he could see what, if anything, was ahead. Swinging around the curve, they perceived a large, heavily loaded

farm wagon in their path going slowly along in the same direction as themselves. Coming toward them on the other side were two autos, one behind the other.

It was fortunate Bob shut off the power, and he was now obliged to put on the brake, for otherwise he could not have avoided a collision with the wagon, for he could not have passed around it owing to the position of the other cars. When the other autos passed on, Bob got in front of the wagon, and after that they kept to about twenty miles an hour, and in due time reached Jamaica.

CHAPTER III.—In the Village Lock-Up.

Bob transacted his business, and then they started back for Flatbush by another road. Opening up a clear stretch of road where there were no vehicles in sight, Dick and Bill persuaded Bob to give them a specimen of the car's speed. Bob agreed to do it for a short distance, and he got the car down to business. Suddenly a man jumped out of the hedge and made a signal. The boys didn't see him, as he appeared after the machine had flashed past. Just as Bob shut off, having run as far at top speed as he dared to risk, a man was seen ahead on a motor bicycle, running in the same direction they were. They overhauled him pretty fast, and when they came nearly abreast of him he shouted to them to stop, showing his star.

"Gee! That's a cop," said Dick. "How fast are we going, Bob?"

"I've shut off power, but we're going at a pretty hot clip, more than the speed limit, I guess."

"Then we stand a chance of being pulled in," said Bill.

The man on the motor, who was dressed in plain clothes, kept pace with them till they stopped.

"You're under arrest," he said.

"I am?" returned Bob.

"All of you. You have been traveling way beyond the speed limit."

"Only for a short distance," replied Bob. "We were just trying out the car."

"You were running nearly forty miles an hour, and the limit on this road is sixteen."

"Sixteen!" cried Bob. "For funerals, you mean?"

"This will be your funeral, I guess," said the country officer. "Go ahead now, slow. Don't try any game with me, for I've got a gun, and this cycle of mine will run as fast as you can go."

"What's the use of being hard on us? We're only boys, and I don't own the car. It belongs to my boss in Brooklyn," said Bob.

"You've got to go before the justice. You can hand him your excuse."

Under the convoy of the country cop they entered a small village and were taken to the law office of the justice of the peace, who was the most important personage in the place. The boys were arraigned before him, and the officer made his charge, explaining how he had timed the auto, and found it was running at a speed of over thirty-five miles an hour. The justice frowned ominously. The community thereabouts

had been terrorized lately by several parties of "joy riders" who had escaped arrest, and it was determined to stop the practice on that road. Bob's explanation was not regarded with favor, and the justice levied a fine of twenty-five dollars on him, and assessed Dick and Bill ten dollars each.

"We haven't any funds to pay such fines," protested Bob.

"Lock them up and hold the car," said the justice to the constable.

"Oh, I say, you're laying it on pretty thick," said Bob.

"I'll double your fine if you say another word," roared the justice.

Bob was mad as a hornet, but he deemed it prudent to make no more remarks, for he knew the magistrate of the village had the power to make matters exceedingly hot for him and his companions. The constable led them up a side street to the lock-up, a primitive kind of jail, which stood close to his house. It was built of wood, had a small office on the ground floor, and three cells behind it. The cells were small and dirty, each having a barred window and a stout wooden door, with a small barred opening in it.

Overhead was a loft. At the time of their arrival the place had no occupants, nor had there been a prisoner there for some time. The constable took their names down in a book, with their addresses, together with the name and address of Bob's employer, from whom the justice expected to collect the \$25 fine. The boys were then locked up in separate cells and the constable went away to fetch the auto. He backed into an open shed on his premises and left it. The boys, being unable to communicate with one another, were in no cheerful frame of mind over the situation they found themselves in. The only furniture in their cells was a cot with a couple of cheap blankets and a pillow, none of which smelt very sweet. Bill sat on his, and wondered how long they would be kept prisoners. He knew their fathers would come after them and pay the fines as soon as they learned of the predicament their sons were in, but this would take time.

After a while Bill pulled his cot over under the window, stood on it and was able to look out through it. It commanded the rear prospect of the jail, overlooking a large vacant lot with a tree-lined street beyond, where there were several houses, with others farther on. The sun was setting in the distance, and its last rays shone full on the back of the jail and on Bill's face.

"This is a nice situation for three respectable young chaps to be in," he thought. "We couldn't be worse off, in a way, if we had been caught in the commission of a real crime, and brought here to face the music. These country magistrates seem to have little consideration for any one that is brought before them. Exceeding the speed law isn't such a terrible offence that I can see. A fellow oughtn't to be locked up like a common criminal for it. I think it's a shame."

Bill laid hold of one of the bars to steady himself, for the cot threatened to turn over under his weight. He found the bar very loose, both at the bottom and top. He tried the second bar and found that one even looser.

"I believe it wouldn't be much of a job to get these bars out," he thought. "They've either been loosened through time and poor cement, or some prisoner who was in here had worked on them with the view of making his escape, and was unable to finish the job. I'd like to break out of this place just to get the better of these jay constables. But if I did it would only benefit me. Dick and Bob would have to stay here. Still if I got away I could hasten their rescue by notifying their fathers, who would come after them, settle the fines, and take them away."

Bill got out his stout pocket knife and commenced operations on the lower part of one of the bars. The work proved so easy that in fifteen minutes he was able to pull the bar out. He replaced it, for it was too early to attempt to escape by the window. He would surely be seen and recaptured. By the time he had removed and replaced the second bar it was dark. As he descended from the cot he heard sounds outside in the corridor. He hastily replaced the cot in its original position and lay down on it. The door was unlocked and a deputy constable appeared bearing a lamp.

"The constable has sent supper in to you lads," said the officer. "You can go out in the office and eat it."

Leaving the door open, the deputy unlocked the other two cells and gave a similar invitation to Dick and Bob. In less than five minutes the three young prisoners were in the head constable's office, where a large tray filled with dishes containing food stood on the desk. The deputy placed the lamp on the top of the desk, while a second deputy remained with his back against the street door.

"Sorry we can't accommodate all of you with chairs, young fellows, but we haven't but two. One of you will have to stand and use the desk as a table."

Motioning Dick and Bob to take the chairs, the deputy handed each of them a knife and fork, and a plate containing a piece of steak and a boiled potato, with a couple of slices of buttered bread. The three cups of tea, and three saucers of rice pudding remained on the tray for the present. Bill took possession of the table.

"Don't you think this is an outrage to treat three respectable young fellows like common criminals?" said Bill, as he started to eat.

"You oughtn't to have broken the speed law," returned the deputy constable.

"We only broke it for the distance of a mile over a deserted straight road. We were simply experimenting with the car, to see how much speed it was capable of."

"Did you explain that to the justice?"

"Yes, but the explanation didn't do us any good. He's a grouchy old man, and he handled us without gloves, just as if we were highwaymen, or something of that kind."

"Well, I'll tell you. We've lately been having a lot of trouble with people driving their cars at top speed over that part of the road, and the village authorities have determined to put a stop to it. As you are the first offenders to be caught, you have to suffer as an example."

"The justice soaked us pretty hard, considering we're only boys. I think \$45 fine is outrageous. Ten dollars is the usual thing, and the person

running the car is the only one fined. In our case the justice fined Ridley here \$25, and threatened to double it when he protested, while Sanderson and myself, who were merely passengers, were assessed \$10 each. As none of us has money enough to settle we were sent here and locked up like common malefactors. Such a thing wouldn't happen in New York, take it from me," said Bill.

"It does seem kind of hard on you chaps," admitted the deputy constable; "but the justice is sore on the speed fiends, and it happened to be your luck to be the first brought before him for breaking the speed law."

"Has the boss constable tried to communicate with my boss?" asked Bob.

"I couldn't say what he has done about that. He may have sent a messenger to notify him that you lads have been arrested and fined and his car held as security for the money."

"That will be an extra charge, I suppose," said Bill.

"Very likely, as it's a matter of accommodation," said the deputy.

While the boys were finishing their meal Bill took in the office. He observed that the deputy had hung the ring with the three cell keys on a nail beside the desk. He immediately concluded that was where it always hung. It gave him a new idea. He looked at the window, overlooking the street, and saw that it was secured by an ordinary fastening, which could easily be forced by a wedge-shaped piece of wood driven between the sashes.

When the boys had concluded their supper they were led back to their cells and locked in for the night, unless their fine was paid in the meanwhile, when they would be released. The deputy constables, blowing out the lamp and taking the tray of empty dishes with them, went away. As soon as Bill heard the front door slammed to, he moved his cot back under the window and mounted it as before. It was too early yet to attempt his escape, but he wanted to keep his eye on the neighborhood.

"If I can only work my plans all right," he thought, "the three of us will give the village authorities the merry ha, ha! and we'll take the car with us, too."

He chuckled at the thought of the surprise that awaited the constables in the morning if things worked without a hitch.

"I'll bet Dick and Bob are feeling pretty blue in their cells," said Bill to himself. "If they only knew what was going to happen, their spirits would rise like an inflated balloon, and they'd be as tickled as they now are miserable."

Bill struck a match and looked at his watch. It was eight o'clock, still too early for him to venture to begin operations. It was quite possible they might have a visit from the head constable. Bill curbed his impatience to be up and doing, for he knew that he might spoil the whole thing by too much haste. It seemed an awful long time before nine came around, and that hour was far too early to take chances. As ten o'clock approached, the lights in the houses within his range of vision went out one by one. The village people went to bed early in comparison with city folks. About this time he heard a light vehicle drive into the constable's yard, and he heard the

sound of men's voices there for about fifteen minutes.

Then a door was slammed and quiet reigned again around the neighborhood. He took the bars out of their sockets, laid them on his cot and pulled himself partly out of the window to take a survey of the situation. He saw a light in an upper window of the constable's house, and a man's shadow occasionally reflected on the blinds. A white picket fence ran between the lock-up and the constable's yard, ending at the shed where the automobile was. Bill knew it was there, for he had heard the noise it made when the constable backed it in there. As it was his intention to run it out after he had rescued his two friends, he had some misgiving as to whether the noise it was sure to make in running out would awaken the constable.

Even if it did, that would not prevent them making their escape. Eleven o'clock came along on leaden wings.

"I guess it will be safe to venture now," he said.

He raised his right leg and pushed it through the window. Hanging out, he took a good look around. The only light in sight was what came from the stars and made near-by objects quite clear. From his perch he saw a ladder stretched across the front of the shed, resting on a couple of barrels.

"I wonder if the constable thinks that will keep the car from getting out," he chuckled.

Then he swung himself out of the window and landed on the ground—a free boy.

CHAPTER IV.—The Jail Breakers.

He looked up at the barred windows of the other two cells where his friends were confined, and his first idea was to toss a small stone in through each of them to attract the attention of Dick and Bob. On reflection he concluded not to do so. He was about to enter the constable's yard to look for a small piece of wood which he could fashion into a wedge to insert between the sashes of the office window when his eye caught sight of an open window in the loft of the lock-up.

"That will be a more expeditious way to get back into the jail than by way of the office window, which is likely to give me considerable trouble to force," he thought. "I can easily get up there by using the ladder which the constable placed in front of the shed. It was very kind of him to leave it so handy for me."

Bill climbed over the picket fence, put the ladder over, got back again, and raised it under the window of the loft. To run up and enter the loft was the work for but a few moments. Lighting a match, Bill soon found a flight of stairs which ran down into the lock-up proper. He went down and walked into the office, where he found the cell keys, as he expected, hanging on the nail beside the constable's desk.

"Oh, this job is easy," he laughed, as he started for the back of the jail.

He tried the keys first on his own cell to find the one that opened it. Then the idea occurred to him to replace the bars in their sockets and put the cot back in its original place.

"After I let Dick and Bob out, I'll relock the cells and return the keys to the nail. All we have to do will be to get out through the window, remove the ladder, and leave the constable to solve the mystery of how we got away," he said, quite tickled over the thought of the amazement of the constable when he found everything all right, apparently, in the lock-up, and yet the three prisoners gone. "It will be one big joke on him, and I'll bet he won't get over it in a coon's age."

Relocking his cell door, he went to the next one, where Dick was confined and opened it. Instead of his friend asking who was there, he heard deep breathing from the cot.

"Dick is asleep. Now to surprise him. Here, wake up, old man," he said, shaking his friend by the arm.

Dick gave a snort and sat up.

"Who's there?" he said.

"Bill Bunce."

"What! Is that really you, Bill?"

"Don't you know my voice?"

"Sure I do. How came you in here? Have our folks come and paid our fine?"

"No, not that I have heard."

"Then explain."

"I escaped from my cell, got the keys, and came to let you and Bob out."

"You don't mean it!" cried Dick, jumping up with alacrity.

"Come on and don't waste time. We've got to get away from this place as soon as we can."

"How are we going to get out of this jail. The place is locked up, isn't it?"

"Don't worry about getting out. That's easy. Follow me."

As soon as Dick stood in the corridor, Bill locked the cell and then opened the third and last one. He found Bob also asleep. It didn't take much exertion to awaken him.

"Hello, is that you, constable?" asked Bob, rubbing his eyes in the dark.

"No, it isn't the constable, but your particular friends, Bill and Dick."

"How did you two come here? Are we released?"

"No; but we're going to make our escape."

"Make our escape! How?"

"Come along and you'll see."

Bob didn't waste any time in getting out of the cell, which Bill locked.

"Follow after me," said Bill, and he led them to the door of the office. "Wait here till I hang the keys up where they belong."

"How do we get out?" asked Bob, when Bill returned to them.

"We can easily get out through the office window, which is held by a common catch, but as I want to mystify the constable, I don't care to leave the window unlocked as long as there is no need of it. Follow me up to the loft. There's a window there with a ladder standing under it. We'll be outside in a jiffy."

Inside of five minutes they were standing on the ground outside and Bill took hold of the ladder and pushed it back into the constable's yard.

"Now, then, we must get the car out of the shed," he said.

"Is that where it is?" said Bob.

"Yes. Get over the fence and you'll see it."

"We can't start her without making some noise."

"It won't take you more than half a minute, I should think, to crank her and start her. I'll open the gate so the way will be clear."

With the gate open, and Bill and Dick in the back seat, all was ready for the final move in the game. The coast was clear as far as could be seen. Before getting into the car, Bill and Dick placed one of the barrels on which the ladder had rested in front of the back door and the other before the front door of the constable's house. The ladder was balanced across the front one. Bob cranked the machine, sprang into his seat, released the brake, and started the car. It left the shed with a kind of rush, sped through the open gate and turned down the street toward the road. If the constable was aroused by the departure of the car, the boys did not know it, and they were soon speeding Brooklynward.

"What time is it?" asked Bob.

"Quarter of twelve."

"Our folks must be wondering what has become of us," said Dick.

"They'll have to wonder till we get back to offer an explanation," said Bill.

"Now tell us how you got out of your cell," said Bob. "You had to do that before you could help us."

"Sure I had to. Well, I got out through the window."

"Through the window! How could you? It was barred like our windows."

"I'll admit it was, but those bars happened to be loose. I made them looser, and finally pulled them out altogether. Then the way was clear for me to get out, and I got out as soon as I judged it was prudent to do so."

"But the bars were in your window when we came down the ladder. 'I saw them,' said Bob.

"I put them back to puzzle the constable. When he or his deputy brings us our breakfast in the morning he will find us non est inventus, which is Latin for not to be found, or words to that effect. He'll find the cells locked as they were left, and the windows looking as usual. The problem he'll have to figure out is how did his three prisoners escape?"

"He'll know when he examines the bars of the window you tampered with," said Dick.

"He'll understand how I got out, of course, but that won't explain how you two got out."

"The ladder and the open loft window will give him an idea."

"I returned to the lock-up that way, released you chaps, and so on? Well, I closed that window before I followed you down the ladder, just to make the puzzle a bit denser. If I could have fastened those bars in their sockets, I could have had him guessing for the rest of his life."

"It's a great joke on the constable," grinned Dick. "When it leaks out, the people are bound to roast him."

"I'm thinking the justice will roast him first. The town is out \$45."

"You forget that the justice and the constable have our names and addresses," said Bob. "The constable is sure to call on my boss and demand payment."

"How is he going to make him pay? He didn't break the speed law, and it is a question if the

constable will be able to levy on the machine now that it is out of his jurisdiction."

"I don't know just how we'll stand in this matter," said Bill. "You see, we are escaped prisoners and are probably liable to rearrest. This might prove more serious than breaking the speed law, though I maintain that the justice had no legal right to fine Dick and me at all, as we were only passengers. If any attempt is made to rearrest me, I shall fight the matter on the ground that my arrest in the first place, together with the fine, was illegal. I advise you to do the same, Dick."

"I certainly will," said Dick.

"It looks as if I was to be the goat," said Bob.

"It strikes me you will have to stand for the fine, and your boss will have to pay if you don't, as the car is his," said Bill.

It was close on to one when Bill entered his home. His folks had gone to bed and were asleep, for they never worried about Bill if he was out late, or even overnight, as he had more than one friend at whose house he often stopped. At breakfast next morning he told his folks about his auto ride to Jamaica, and how it ended for the time being in the village lock-up. Then he described how he escaped from his cell, and rescued his two companions in misfortune. Mr. Bunce looked serious.

"You boys got yourselves into a bad scrape, and it is a question how it will end," he said. "I am not familiar with the law on the subject, but it is my impression that you and your friend Dick Sanderson, being merely passengers in the car, should not have been fined. As for young Ridley, I'm afraid he'll have to stand for all the consequences. He was fined \$25. The fine not being forthcoming, he was very properly sent to the lock-up. A few hours later he broke jail with your help. It strikes me that he can be rearrested and punished for that, in addition to the fine. The village authorities can bring another charge against him, too."

"Another charge! What other charge?"

"Carrying passengers in a car of which he was not the owner."

"Is that against the law?"

"I think it is."

"Heavens! Bob will be up to his neck in trouble."

"As he is only a boy, he may come out of it all right. It was foolish for you lads to break out of jail, no matter how unjustly you were treated. I think the proper thing to do is for me to consult with the fathers of Bob and Dick. It may be advisable for us to hire a lawyer to arrange an easy settlement with the authorities of the village."

"Who would have thought that an afternoon ride would lead to such unpleasant results?" said Bill.

"You boys brought the trouble on yourselves by racing the car. Suppose you had run over and killed somebody, see the trouble it would have involved you and your families in. As it is, I think it is serious enough," said Mr. Bunce.

Bill took his father around to Dick's house, where a consultation was held with Mr. Sanderson. The two gentlemen then went with their sons to call at the Ridley home. The result of the discussion there was that the three men went

to see Bob's boss, who was ignorant as yet of the trouble, for he supposed that Bob had returned before dark the afternoon before and returned the car to the garage, whereas it was one in the morning when Bob arrived in the car.

The outcome of the consultation at the home of Bob's boss was that the four men went in the car to the village and saw the justice. That official was in very bad humor, and was intent on pushing the case against the boys. When the legality of his action in fining Bill and Dick was questioned, he reluctantly admitted that perhaps he had gone too far, and he said he would remit the fines against them, but insisted that he would have Bob rearrested unless the \$25 was paid, and another \$25 for his breaking jail. The second fine was finally reduced to \$15, and the four men chipped in \$10 apiece and the whole case was settled. And so the boys got out of what might have proved a serious affair.

On Monday morning Bill went down to the little bank on Nassau street where he had put through his various stock deals. He soon picked out L. & O. as a good proposition, and bought 100 shares. Shortly afterward he saw that United Traction was rising, and he bought 200 shares. On his way home he saw by the paper he was reading about a bond issue to be made by the Secretary of the Treasury—\$50,000,000 worth. Of course they would go to the person or bank bidding the most for them.

This bond matter interested Bill very much, and he lay awake for some time that night planning various ways and means of getting in on the bidding for the bonds. In fact, the matter was in his mind for the better part of a week.

Ten days after he bought the L. & O. shares he sold them, making \$800. Then United Traction gave a jump up and two days later Bill sold his shares, making \$2,400.

CHAPTER V.—Bill Sends in His Bid for Five Million Bonds.

At length one morning Bill saw in the newspaper the publication of the Government's call for tenders on the Panama Canal two per cent. thirty-year bonds. He read it carefully and gleaned all the necessary particulars. That day he devoted his whole attention to the subject he was now thoroughly interested in. He had only to complete his calculations, based upon substantial grounds with which he had carefully familiarized himself.

It does not concern this story how he reached his conclusions—while the *modus operandi* greatly interested him it would hardly interest our readers. We will merely say that he worked his bid out on the same lines followed by an expert financier with a similar purpose in view. There was no nerve in that. Where the nerve came in was the amount of bonds he intended to bid for—one-tenth of the whole issue, or \$5,000,000 worth.

He had no doubt that one or more syndicates had been formed, or were in the course of formation, to bid on the entire issue. Of course, if a syndicate's offer was higher than that of any other tender, the combination would get all the bonds, and all the other bidders would get left.

If a dozen or more people or banks bid higher than the syndicate, and the combined bids of all of them only amounted to \$15,000,000, the syndicate would be allotted the balance, or \$35,000,000. If enough offers were made at a higher rate than the syndicates to cover the whole intended issue of bonds, then the syndicate could get none at all.

Finally, if the bonds met with such popular favor as to be largely over-subscribed for, at bids that entitled almost all to a look-in, they would be allotted pro rata as far as they would go. So when Bill had decided upon his exact bid, or, rather, bids, for he did not intend to make one bid for the whole \$5,000,000, but five, each covering one million, to increase his chances of getting something out of the operation, he sat down to the table in his room and wrote his letter to the Secretary of the Treasury. We will merely reproduce his bids for the \$5,000,000, which were as follows:

\$1,000,000	at 104.125
1,000,000	at 103.990
1,000,000	at 103.976
1,000,000	at 103.925
1,000,000	at 103.867

The first of the above bids stood the best chance of winning because it was the highest, a little more than he wanted to offer, in fact, but he put it in because he was afraid the bids might run higher than they ought to in his judgment, and though he saw little profit in the event that a single million was awarded him, still he argued that he could make something. He hoped to come in on a couple of the others to make things interesting. The last two were nearer his idea of what the bonds ought to net the Government, which he calculated would allow the bidder a handsome profit.

He put his letter in an envelope, sealed it up, and addressed it to the Secretary of the Treasury, Washington, D. C. The paper and envelope he counted immaterial, so that his entire investment cost him only the price of the postage stamp—two cents.

To make sure that his bid would not go astray, he intended to mail it at the general post-office next morning on his way to Wall Street, registering it. He usually went down Nassau street, which led straight into Wall, but on the following morning when he left the Brooklyn Bridge he only went as far as the beginning of Nassau street, at the corner of Spruce, and started across to the post office. Then the incident happened that some people would have considered as either a lucky or unlucky omen in connection with his bond venture, according as they viewed it. He was crossing Park Row direct from the post office building when an automobile bore down upon him at some speed. For once in his life his wits were not about him.

His thoughts were all centered on his bond scheme. The chauffeur saw him, tooted his horn and turned out of his way. Bill, still unmindful of the car, suddenly darted for the sidewalk, thereby getting right in front of the car, and in a twinkling he was struck and knocked several feet ahead of the car. In spite of the chauffeur's best efforts, the car rolled over the prostrate boy and then stopped. A score of eye-wit-

nesses rushed forward, expecting to find the lad crushed to death. But he wasn't. He crawled out unhurt. And in his fingers he held the letter containing his bond bid, which had fallen from his hand, but which he had not failed to recover in spite of the dazed condition he was in from the shock. Two men helped him to his feet and asked him with some solicitude if he was much hurt.

"Why, no, I'm not hurt," replied Bill, a bit hazily. "What hit me? A street car?"

"No—an automobile. There it is, and here is the chauffeur come to see how you have come out," said one of the men.

The chauffeur did not feel that he was to blame for the accident, but he knew he was likely to be arrested just the same.

"I am glad to see that you do not appear to be much hurt, young man," he said, feeling greatly relieved after looking Bill over carefully.

"So you ran me down, did you?" said Bill, now quite himself again. "You chaps appear to think you own the streets."

"I am sorry, but I'll leave it to any eye-witness if it wasn't wholly your own fault," said the chauffeur.

"My fault! How do you make that out? Did I get in your way?"

"You certainly did. You were in my path when I first saw you. I blew my horn three times and turned out. Nothing would have happened had you remained where you were. Instead of that you suddenly darted forward and placed yourself directly in my way. That made it impossible for me to avoid hitting you. I could not even stop in time to avoid running over you. The marvel of it all is how you escaped the wheel. Yours is one case in a thousand, and you ought to be mighty thankful that you are not a subject for either the hospital or the morgue," said the chauffeur. "And I am mighty thankful, too," he added, "for though I could not have been held responsible for anything that happened to you under the circumstances, still I would have been involved in considerable trouble."

Quite a crowd had gathered by this time, and fresh accessions increased it every moment. This attracted the attention of a policeman, who came to see what the trouble was. The case was explained to him, and he took down Bill's name and address, and also the chauffeur's, together with the name of the owner of the car. As Bill was satisfied from what the eye-witnesses of the accident said, that the chauffeur was not to blame, he brought no charge against the man. So the car started on its way, and Bill entered the post office with a lame shoulder, but otherwise all right, and the crowd melted away.

He mailed his letter and then made his way down to Wall Street and entered the little bank. He was feeling in good spirits, for somehow he felt it in his bones that he was going to secure at least a part of those Panama bonds. And while he sat in the waiting room watching the blackboard, his thoughts were busy with speculations as to how he would dispose of his option at a profit. He knew the chance of a profit depended on what advance the bonds made in price between the time the successful bidders were announced and the time the first payment had to be made to the Government. It would not require

much of an advance for him to make something out of one million dollars' worth of bonds. If he was successful in catching on to two or three million, his chance of a comfortable profit would be materially increased.

And if, by good fortune, he secured the entire five million, he stood to make a mighty good thing out of his two-cent investment. When he returned from lunch he noticed that C. & D. was advancing and he decided to take a shy at it. He bought 100 shares at 85, and gave his attention to it for the rest of the afternoon. When the Exchange closed at three o'clock the stock was half a point higher than he paid for it.

When he left the little bank he walked leisurely down Broad street. He met a broker named Smith he was acquainted with.

"How do you do, Mr. Smith!" he said.

"Hello, Bunce. I heard you had left Jessup's office," said the broker, who had been so informed by Jessup himself.

"Yes, that's correct."

"What are you doing?"

"Speculating a little to keep busy."

"You are looking for another position, too, I suppose?"

"No, I haven't made any efforts in that direction. I think I can do better on my own hook."

"Think you can, eh?"

"Yes, sir."

"You must have some money, if you can afford to speculate. What broker have you favored with your custom?"

"At present I'm dealing with the little bank on Nassau street."

As that establishment was regarded by brokers as a sort of bucket-shop because one could buy as low as five shares of any stock on the list of a five per cent. margin, which method of doing business was looked upon with great disfavor by the traders because it encouraged boys and persons of limited capital to speculate, Mr. Smith judged that Bill's financial backing did not amount to a whole lot.

"You won't make much out of that shop," said Smith. "I thought you were dealing with a regular broker."

"I've got capital enough to deal with any broker if I wanted to, but the little bank is good enough for me. I've made more than \$6,000 there."

"You have!" ejaculated Smith, looking surprised, for he did not believe anybody could pull that much money out of the place.

The impression in Wall Street was that any establishment that savored of a bucket shop gave its customers the short end wherever that was possible.

"Yes, sir."

"If you've been as fortunate as that you ought to quit the place before your luck changes."

"I think a person ought to stay where he is doing well."

"But a bucket-shop is a mighty poor place to hang on to. I've never heard of anybody coming out ahead in the long run at such shops."

"Do you call the little bank a bucket-shop?"

"Its methods are known to be those of a bucket-shop."

"I'll admit that you can do business there on the same scale as at a bucket-shop, but you know

the bank has a representative in the Exchange who executes its orders in a regular way."

"I doubt if he executes any but the larger orders."

"I have been assured by the cashier of the little bank that every order its brokerage department receives is put through in a legitimate way. That if you buy or sell five shares of any stock, the same is actually bought or sold at the Exchange. If that is true, and I see no reason to doubt it, the little bank is not really a bucket-shop. Anyway, I know the cashier resents the imputation that it is."

"Well, we won't argue the matter. If you are in a position to buy or sell 100 shares or more of any stock, why don't you call at my office and let me handle your business for you? To be known as a customer of the little bank won't do you any good. A person is always judged by his associations."

"I may drop in and give you an order."

"Do so. I'll treat you well."

With a nod Smith walked away. As Bill continued on his way, he saw a white-haired old gentleman coming across Broad street. An express wagon rattled out of Exchange Place and bore down on him. The driver shouted at him to get out of the way. Instead of doing so, he stood still. The driver tried to turn out, but the space between the team and the old gentleman was too short for him to do anything and an accident would have happened but for quick action on Bill's part. He darted from the sidewalk, seized the old gentleman, and whirled him out of the way. The nearest horse struck Bill a heavy but glancing blow and sent him staggering toward the curb, the forward wheel missing him by a hair.

CHAPTER VI.—Bill Makes New Friends.

Bill lost his balance and fell with the little old gentleman. Neither was hurt and the boy was up in a moment and helped the dazed old gentleman to the sidewalk. As several passers-by stopped, attracted by the incident, Bill asked the man he had saved if he was hurt.

"No, no; thanks to you, my young friend. Let us get away from here, as I see a crowd is beginning to gather," said the old gentleman.

Bill led him up Exchange place.

"I am very grateful to you, young man, for the services you have rendered me. I must have been run over and perhaps killed but for you."

"You are welcome, sir. I did the best I could under the circumstances."

"No one could have done better. I should be glad to know your name."

The boy told him.

"My name is Henry Trafton. I live on Riverside Drive. I will give you my address, and shall expect you to call on me shortly, for I would like to know you better. Most of my life has been passed in Wall Street, but I've been out of the Street for some time. Are you employed in this neighborhood?"

"I was until lately. I was in the office of George Jessup, stockbroker. We had a disagreement and that caused my retirement," said Bill.

"If you haven't another place in view, I will

see that you get one. I have a large circle of friends, any one of whom will be glad to do me a favor if they can. We will talk the matter over when you call on me. We will go down New street, if you please. My son-in-law has an office halfway down the block. He will take me home in his car."

An automobile was standing in front of the entrance to an office building, with a chauffeur seated in front. The old gentleman said that was his son-in-law's car. The chauffeur touched his hat to him with great respect.

"Come up to my son-in-law's office and I will introduce you to him," said the old gentleman, taking Bill by the arm.

They went up in the elevator to the fifth floor, and the old gentleman led the way to a suite of offices in the front of which bore the name of Edwin Stockbridge, with the words "Stocks and Bonds" following it. Mr. Trafton took Bill into the private office, where they found a fine-looking man of perhaps eight-and-forty years seated at his desk.

"Edwin," said the old gentleman, "let me make you acquainted with my young friend, William Bunce. Bunce, this is Mr. Stockbridge."

Bill and the broker shook hands. Mr. Trafton then told his son-in-law about the service the boy had done for him, and Stockbridge thanked Bill for saving the old gentleman from being run down by the wagon, assuring him that he appreciated his courage and presence of mind very much indeed, and would be glad to show that he did in any way within his power.

"I have invited him to call on me, Edwin," said Mr. Trafton.

Stockbridge nodded approvingly.

"Your daughter will be glad to have an opportunity to express her gratitude to him," he said.

"Of course. Of course," said the old gentleman. "When shall I expect to see you?" he added to Bill.

"Whenever it is convenient to you, sir," replied the boy.

"Where do you live?"

Bill gave his address in Flatbush.

"That is some distance from my house," said Mr. Trafton. "I guess you'd better call on Sunday afternoon, say about four. Will that suit you?"

"Yes, sir," said Bill.

"Very well. Then I will look for you at that time."

He handed the boy the number of his house, and in a few minutes Bill took his leave. Looking through his paper that afternoon Bill saw a paragraph about his accident in front of the post office. The policeman had taken down the names and addresses of those concerned, together with the facts of the case, and reported it at the precinct station later.

In that way it came to the notice of the newspapers. Next morning Bill was on hand at the little bank with his eye on the quotations of the stock he was interested in. During the day it went up three-quarters of a point. The following day was Saturday and it advanced another fraction of a point. At half-past eleven Bill concluded to sell out, and did so. He calculated that his winnings would amount to about \$500. After

his dinner next day he left home to call on old Mr. Trafton.

On reaching Manhattan he took a Sixth avenue train and got out at Ninety-sixth street. He walked over to the river and turned up Riverside Drive. Mr. Trafton lived in a handsome residence, surrounded by well-kept grounds. A maid admitted him and he was shown upstairs into the private sitting room, where he found the old gentleman expecting him.

He received a cordial greeting. Before long Mrs. Stockbridge, the old gentleman's daughter, came in and Bill was introduced to her. Her daughter, Nellie, a pretty sixteen-year-old girl, becomingly attired in a house gown of the latest style, came in and Bill was presented to her.

About five o'clock Mrs. Stockbridge and her daughter excused themselves as they were going out for a ride in the auto up the drive. That left Bill and the old gentleman by themselves.

"You haven't found a position yet, I suppose?" said Mr. Trafton.

"I am not looking for one, sir," replied Bill.

"No?" said the old gentleman, in some surprise.

"No, sir. I've made nearly \$4,000 out of the stock market since I left Mr. Jessup about a month ago. That is a whole lot more than I could earn working for any man or firm."

"True, but don't you think it a rather hazardous way to make money?"

"I admit it is, particularly when one has only a limited capital. But I have something else in view that I take more interest in."

"What is that?"

"I don't know whether I ought to say anything about it till I learn how I am coming out. Still I don't mind mentioning it to you in confidence. You know the Secretary of the Treasury has called for bids on the first batch of Panama Canal two per cents?"

"Yes."

"I have put in a graded bid for five million dollars' worth."

"Five million, you say? You amaze me."

"It was rather nervy of me to do it, but if all or a part of the bonds are awarded to me, I intend to sell my option at a price that will give me a profit. Of course I am banking on the probability that the value of the bonds will immediately advance higher than the figure I have offered to pay for them. That has always happened heretofore, and I believe it will happen again, though the low rate of interest is going to keep the advance down. It was because I knew I could only count on a small margin of profit that induced me to bid for such a large amount of the bonds. Should I be allotted the entire five millions, a small margin of profit will amount to something."

"Upon my word, young man, as a budding financier you are the limit," laughed the old gentleman. "To make a success of your venture, in the event that you happen to prove one of the lucky bidders, you will have to hustle, as I take it for granted that you will not be able to raise the amount of the first payment."

"You are right. The grass won't have time to grow under my feet. I'll have to make hay while the sun shines, and the sun won't shine any too long on my scheme."

"If the bonds secure a fair market advance at the start you may have no great trouble in selling your option to one of the other important bidders who failed through your bid to get as many of the bonds as he or the firm calculated on. But you must not forget that if your entire bid is successful it is going to make a stir in financial circles. You are going to get into the newspapers from one end of the country to the other. When it becomes generally known that an irresponsible bidder has secured the option on one-tenth of the whole bond offer, the financiers most interested in these bonds are going to bring pressure to bear on the Secretary of the Treasury to have your bid thrown out."

"I wouldn't be surprised, but I count on having a fair deal. I am entitled to make something out of my bid if it should prove successful, for I don't reach it by guesswork, but by the same method any financier would adopt to reach a similar result."

To make Mr. Trafton understand that what he said was so, he explained how he had long devoted his attention to the study of the bond problem, and was as well grounded in general finance as the majority of persons in the same line in Wall Street. The little old gentleman was much interested in his statement, and said that he ought to prove a valuable asset to any bank or office in the financial district that carried on a large bond business.

After that Mr. Trafton, who had at first viewed Bill's scheme to secure an option on \$5,000,000 of the Panama Canal bonds, and try to sell it in Wall Street at a profit, as a visionary speculation, altered his opinion, and became rather interested in the result of the unusual venture. They were still talking over the matter when Mrs. Stockbridge and her daughter returned from their ride and joined them again. Bill stayed to tea with his new friends, and just before it was announced Mr. Stockbridge came in and shook hands with the young visitor. After the evening meal everybody adjourned to the sitting room and Bill remained until nine o'clock. He was invited to repeat his visit at an early date, and the old gentleman told him to let him know how he came out on his bond bid, as he was quite interested in the outcome of Bill's nervy speculation.

"I'll let you know," said Bill. "If I am successful, I may wish to consult you in reference to the disposal of the option."

"I shall be pleased to assist you in every way I can," replied Mr. Trafton. "Remember I am under a deep obligation to you."

Then Bill started for Flatbush.

CHAPTER VII.—The Stolen Tiara.

Bill appeared at the little bank promptly at ten o'clock next morning, hoping to get another shy at the market. Prices were weak, and nearly all the stocks showed a downward tendency. There was little business being done by the habits. Bill left about eleven and went over to the Curb Exchange to see what was going on there. The mining market was fairly steady, but the brokers were not falling over themselves

in a rush to execute orders, because business was slack there, too.

Bill hung around for half an hour and then concluded that there was nothing in it for him. He then went to the Consolidated Exchange and took up his position in the gallery. There was no rush of business there. He remained till after twelve and hied himself to lunch. He returned to the little bank at half-past one and remained there till three. He collected what was coming to him on the C. & D. deal and locked the money up in his safe deposit box. When he bought his afternoon paper he found a sensational piece of news on the first page. To his surprise Simon Cobb figured prominently in it. The story was this:

Through an arrangement made the previous evening Cobb had called that morning at the home of a wealthy member of the church he and Mr. Jessup attended and was intrusted by the gentleman's wife with a diamond tiara, valued at about \$10,000, to take down town to a Maiden Lane diamond firm, on his way to Wall Street, with a letter of instructions relative to remodeling the shape of the tiara. This important mission was intrusted to Cobb rather than to a servant because he was regarded as a model young man, who could be thoroughly trusted. A taxicab was placed at his service, and he left with the valuable article in his possession at half-past eight in the morning.

At the northeast corner of Madison Square an automobile, which had followed the taxi down Madison avenue, crossed its path so sharply as to cause the driver of the taxi to shut off power and put on the brake to avoid a collision. The auto stopped squarely in front of the other vehicle and two of the three men in it sprang out. While one held up the driver at the point of a pistol the other opened the door of the taxi, shoved his revolver in Cobb's face and compelled him to give up the package containing the diamond tiara. The men then sprang back into their car and made off down East Twenty-fifth street at a speed which soon took them out of sight.

Cobb yelled to the driver that he had been robbed and told him to make his way as soon as he could to the nearest precinct station house, which the man did. There Cobb and the driver told their stories and detectives were sent out to find the thieves. Cobb then telephoned the lady who had intrusted him with her property, explaining what had happened, and assuring her that he had done the best he could to save the package, but that he had to give it up to save his life. Everything about the hold-up indicated that it had been prearranged, and the mystery of the affair was how the rascals had learned that the boy, on his way down town in the taxi, was the bearer of a valuable package. This was a puzzle the police were trying to solve in connection with the case.

"That's a hot one on Cobb," thought Bill. "If the lady who sent him on such an important errand knew that he had no more backbone than a mouse I guess she would have thought twice before placing such a valuable article in his hands. The sight of that revolver must have thrown him into a terrible funk. I wonder that he had the

presence of mind to get over to the station house as soon as he did. He did the right thing without loss of time for once in his life if the newspaper gives the story straight. I'll bet the driver of the taxi is entitled to as much credit for that as he, perhaps more. The police say the hold-up was a cut and dried affair. It certainly reads that way. I should say that one of the servants in the house learned that the tiara was to be sent down town in Cobb's charge, and gave the tip to some crooked acquaintance with the view of sharing in the proceeds of the robbery. That's the way it looks to me."

Bill turned to the financial page and forgot all about the hold-up in which his enemy had suffered. The market continued uncertain for the whole week, and Bill made no attempt to get in on any new deal. On Saturday afternoon at one o'clock he met Dick Sanderson by arrangement and the two boys went down to Jamaica Bay and hired a boat to take a sail. This was an amusement they both enjoyed very much, as constant practice had made them pretty good boatmen.

"Shall we run out as far as Rockaway Beach?" asked Dick, as soon as they got under way.

"Yes. I guess we can easily make it in this breeze, stay there a while and get back to the wharf before dark," nodded Bill.

Accordingly they shaped their course, which would carry them past the many islands in the bay, and felt a keen enjoyment as the little craft slipped through the water at a spanking pace. In due time they reached a landing on the inner side of Rockaway, tied their boat and went ashore. The season was not yet opened at the Beach, as it was too early, but preparations for the opening were going on. New buildings were being erected here and there, and the lessees of several of the others were down there overhauling things and making alterations and additions.

There was enough going on to interest the boys for some time as they strolled about, and the sun was going down when they started on their return trip. The tide was down, a fact they did not take notice of, and so the first thing they knew they got aground on a shallow place between two islands. They tried to push the craft into deeper water with the only thing they had, a boat hook, but without result.

"One of us will have to get out and shove her," said Bill. "The water is pretty shallow here."

"S'pose you do it as it's your suggestion?" grinned Dick.

"It might be better if we both got out," replied Bill. "That would lighten the boat a good deal more, and give twice the shoving power."

"Suppose the boat got away from us, we'd be in a pretty pickle, wouldn't we?" said Dick, who wasn't anxious to get out.

"Rather. We'd have to do a little swimming."

"This isn't the time of year I care to do any swimming, especially with my clothes on," said Dick.

"I'll match you to see who gets out."

Bill produced a cent and told Dick to call the turn. Dick reluctantly did so, and was much relieved on seeing that his companion was stuck. So Bill removed his shoes and stockings, rolled up his trousers and was about to step overboard when a gust of wind swept down on them and the boat was carried off the bank into free water.

"Some people are born lucky. If I'd lost the call that wouldn't have happened to me," said Dick.

Bill laughed and pulled on his shoes and stockings again. He had hardly completed the operation when they were aground in another place.

"Why didn't you watch where you were going?" said Bill.

"How could I tell there were more shallows around? You can't see them."

"You ought to know, we've been out here often enough."

"We were never caught here before at low tide."

"We'll match again to see who gets out."

"No, we won't. It's up to you to get out, for you lost the toss."

Another gust shoved the boat farther on the shoal and she listed over, which showed how shallow the place was. Bill took the boathook, went forward and felt around to see if he could determine where the shoal ended. He found the water very shallow everywhere within his reach.

"We're here to stay till the tide rises," he said, when he came back to the stern.

"How long will that be?"

"Two or three hours, maybe."

"That's pleasant. Don't you think we could shove her off if we both got out?"

"We might, as she doesn't draw much water."

"From the way she is lying over there doesn't seem to be a foot of water under us," said Dick.

"There isn't much more. The boat hook showed that."

"What shall we do?"

"Let go the halliards and drop the sail, for it's getting decidedly gusty, and the next whiff of wind might throw the boat clear over on her side."

Dick let go the halliards and the sail came down with a run. It was now getting dark fast. The sky to the southeast was clouding over, and the wind was growing fresher.

"I'm afraid we've got ourselves into a bad pickle," said Dick. "The bay is much rougher and the wind stronger than when we left the beach."

"That's right, but it can't be helped."

Half an hour passed and then it became so dark that only the outlines of the larger and nearest island to them could be discerned. By that time the wind had increased considerably, raising white-capped waves all over the bay. These waves extended over the shallows, in a somewhat lesser degree, and dashed against the careened boat, occasionally sousing the two boys with water. The air had grown very chill, and the wind, coming in from the Atlantic, made it all the colder for the boys, who buttoned their jackets about them and exercised their arms to keep up their circulation.

"There's some one on that island over there," said Dick. "I saw a light like a lantern, flashing along through the trees. It's gone now. I wish we were there instead of here. I hope the tide is rising so that we can get away before long."

"When the boat begins to right we'll know the water is deepening under us."

Another thirty minutes elapsed and matters appeared to be growing worse. At any rate, the

water slapped harder against the stern of the boat, and the boys caught the spray oftener. Dick rolled up his jacket and shirt sleeves and ran his arm down into the water to test its depth. It seemed to be deeper, but he might have decided by the action of the waves.

"Mercy! I'm half frozen," growled Dick, as he rolled down his sleeves. "I felt the sand so the tide hasn't come in to any great extent. We must have hit this place at the lowest point of the tide and it's been slack water ever since."

"Then the tide ought to be flowing by this time. It won't take long to float us off once it gets started."

"It's got so dark I can't see the island any longer."

"We know it's over yonder," said Bill.

Another half hour elapsed and the boat righted by degrees and was lifted at the stern by the waves and pushed about. Bill went forward with the boat hook and tried to shove her sternward, for the water was deeper in that direction. For a time he failed to budge the bows, which had ploughed deep in the sand, but he finally succeeded as the tide rose higher, and the little craft finally floated free.

"Now, up with the sail, Dick, and we'll get out of here," said Bill, dropping the boat hook and grabbing the tiller.

As soon as the sail rose, the wind caught it and Bill steered as he thought through the channel between the islands. Instead of that, he was heading straight for the largest island, for the swinging around of the boat's stern had caused him to lose his bearings in the dense blackness of the night. The first thing the boys knew the boat shot into a narrow cove-like indentation and ran half of its length up on the shelving beach.

"Holy smoke! What's this?" cried Dick, as the boat came to a sudden stop, listed over and nearly threw him out.

"Down with the sail!" cried Bill, springing up when he saw that the boat was ashore on one of the islands, though which one he didn't know.

"You're a fine boat steerer, you are," snorted Dick, as he seized the halliards and let the sail down. "We've run on one of the islands."

"That appears to be a fact," admitted Bill. "I thought I was heading through the channel. The boat evidently got twisted around and I was steering at random. Don't blame me. It's so dark that we can hardly see the island we've run upon. I'm going to look around the place and see what the island looks like."

"Better not go far or you won't be able to find your way back," said Dick.

"Don't worry about that. I'll yell out to you if I get mixed up and you can shout back."

Bill thought it might be the island on which Dick had seen the light, and as he didn't think it was safe for them to trust themselves on the bay among the islands on so dark and blowy a night, in such a small boat, he wanted to see if there was a house on the place where they could remain till morning, and perhaps get a bite to eat. He pushed straight ahead and found himself among a lot of small trees. There were many trees on the island where the light had shone for a few minutes, so he went ahead expectantly. Suddenly he came out in an open

space and walked up against a story-and-a-half building.

That satisfied him they had come ashore on the right island. He walked around the house to find the door. He went the wrong way and came around at the back where there were two windows, through one of which shone a dim illumination. Bill went up to the window and flattened his face against the lower pane. There were four persons inside seated around a common deal table, in the center of which stood a lantern that gave out a bright light. Three of the persons were men, and they were examining something which gave out scintillations of light.

The fourth person was a boy, and as the light shone full in his face Bill was not a little surprised to recognize him as Simon Cobb. Bill wondered what had brought him and the three men to that island. He also wondered what the men were looking at. He was not long kept in the dark. The man holding the article laid it upon the table and Cobb reached for it. Before his fingers grasped it Bill saw what it was—a woman's diamond tiara. Then like a flash the truth hit Bill. It was the stolen tiara—the one the papers reported as taken from Cobb when he was held up at Madison Square. Presumably these three men were the thieves. If they were, how came it that Cobb, who lost the tiara, was in their company, and apparently on the best of terms with them?

CHAPTER VIII.—How the Tiara Came in Bill's Possession.

It didn't take a sharp-witted lad like Bill many moments, as he stood there taking in the scene, to connect Simon Cobb with the theft when he recalled the statement of the police that the job had been planned beforehand and was not a mere off-hand hold-up of a young man in a taxi on the chance of what it might produce in the way of booty. The police suspected that a house servant had furnished the thieves with the tip that the lady was going to send the tiara to a Maiden Lane jeweler at a certain hour arranged between her and Cobb, and the crooks then planned to intercept and rob him.

The presence of Cobb in that shanty with the presumed thieves convinced Bill, who, as the reader knows, had no great opinion of the margin clerk, that Cobb, and not a house servant, had furnished the information to the crooks, or perhaps had planned the scheme and taken the rascals in with him. At any rate, it showed that Cobb had associates that no one suspected. Bill was not greatly surprised to find Simon in such company, for he believed that any one unscrupulous enough to play the hypocrite in church matters was capable of any piece of rascality. While these thoughts flashed across his mind, the conversation inside reached his ear through a hole in the window pane.

"Take your last peep at it, Simon, we're going to pick the diamonds out and melt up the setting," said one of the men, the chap who appeared to be the leading spirit present.

"It's a shame to destroy it," replied Cobb, in

a regretful tone. "I should think it would fetch more in its present shape."

"It undoubtedly would," said the other, "but it would supply a clue that would land us all in jail. We chaps never think of offering stolen jewelry, or silverware, in its original shape. Do we, Casey?"

"Not by a jugful," said the man opposite, with a grin. "We're not such fools."

"Of course not. You'll learn a few useful kinks, Simon, if you hang out with us long enough. The diamonds in that tiara will lose their identity when removed from their setting, and can then be safely disposed of. The setting itself when reduced to a melted state can be worked off for its value in old gold, and no one not in the secret will ever guess what it stood for. The dealer we favor with our custom never asks any unpleasant questions about the material we bring him. He simply buys it for what it is worth to him, and what he does with it afterward is nothing to us. Is it, Casey?"

"Nothing whatever," replied Casey, with another grin.

"How much do you think it's worth as it stands?" said Simon Cobb.

"I judge it cost around \$12,000, though the papers said it was worth \$10,000. Probably it's worth the latter sum, the difference between the two being the manufacturer's and the dealer's profits."

"How much do you expect to raise out of the diamonds and the melted setting?"

"Maybe \$6,000, which will give us \$1,500 apiece. You ought to be able to make your share go some way, Simon; but remember you must be cautious and not let any of your friends suspect that you have unexpectedly come into money. The police are supposed to be watching the madame's servants, but they may be watching you, too."

"All right," said Cobb. "I guess you're right. I don't intend to blow my money in like some chumps. It isn't got so easily."

"Now, Barney, give me a hand with this job. Hold the setting steady while I get to work."

Bill, who had been thinking rapidly during the last few minutes, picked up a stone and suddenly smashed in the window.

"Hold up your hands!" he cried. "You are pinched!"

Then he made a rapid change of base. As may be imagined the smashing of the window and Bill's words produced a startling effect on the parties inside the building. The leader grabbed the lantern and flung it into a corner, seized the tiara and ran into the next room, while the others made for the door and tumbled out in a hurry, the two crooks expecting nothing else than to be grabbed by detectives, but hoping to get away from them in the dark. The leader flung open the window of the next room and scrambled out of it. He rushed for the trees and collided with Bill before the lad could get out of his way. The leader took the boy for a detective in the dark and made a desperate effort to escape. Bill smashed him in the face in order to escape himself.

A mix-up followed, lasting for but a few minutes, and then the leader tore himself free, leaving a section of his jacket in Bill's hands. Bill made another change of base, toward the front

of the house, before he realized that he was carrying something more than a piece of cloth in his hand. His intention of startling the rascals was to prevent the destruction of the tiara in its original shape for one thing, and in case they were frightened enough to leave the building in a body he meant to run in and see if they had left the ornament on the table in their haste.

Of course in that case he would take possession of it and return to Dick and the boat. The feel of the object he held in his hand with a section of the leader's jacket pocket caused him to stop and run his other hand over it.

"By George! It's the tiara!" he breathed exultantly.

And so it was. There was no further need of entering the building. He had obtained in a rather remarkable way the very thing he had aimed to secure through a nervy coup. Luck certainly attended him, and there was no further need to remain on the scene, so he started to retrace his way to the boat. He was feeling his way, as it were, through the deep gloom when he heard a cry of "Help! Help! Oh, Bill!" in Dick's voice. The cry showed him that he was a bit off the right course. Satisfied that one or more of the crooks had come upon his companion, and were assaulting him, he rushed in the direction of the outcry.

"Bill! Oh, Bill!" came floating toward him again.

"Here I am. What's the trouble?" cried Bill, rushing from the trees.

"A rascal pulled me out of the boat and made off with it," said Dick, who was standing on the beach all mussed up from the struggle he had been through.

"Too bad," said Bill. "It's one of the crooks who has made his escape."

"One of the crooks! What are you talking about?" asked Dick, to whom Bill's words were not very intelligible.

"I'll tell you later. Keep quiet now, for I don't want the rest of the bunch to come down on us. As the boat is gone we'll have to stay here till we can signal somebody in the morning to take us off. Let's get up among the trees and stay there," said Bill, grabbing Dick by the arm and pulling him along.

"No one can hear us here," said Dick, when they reached a bunch of trees and stopped. "Tell me what you know about the crooks you mentioned."

"No, I don't want to talk yet a while. There are two more of the rascals, and a boy, who's as big a rascal in his way as they are, around here among the trees, and it wouldn't be healthy for us to run foul of them."

The boys stood listening but heard nothing save the wind sweeping through the naked branches above their heads, and the occasional dash of the water on the rocks. Fifteen minutes passed away, and as nothing happened Bill began to think that perhaps Cobb and the two crooks had made their escape from the island in their own boat. At any rate, he ventured to talk in a low tone and put Dick wise to all that had transpired at the house. Dick naturally was astonished at his recital.

"And is that the tiara the newspapers report-

ed was taken from Simon Cobb when he was held up in the taxi on Madison Square?" he asked.

"That's the article," said Bill. "And it's in my pocket at this moment."

"In your pocket!"

"Put your hand down and you'll feel it bulging out."

Dick did so and was convinced.

"How did you get it away from the crooks?"

Bill explained his encounter with the leader, and said he guessed he was the man who had thrown Dick out of the sailboat and made off in it. "And you say Cobb was with these men at the house?"

"Yes; but you must say nothing about it. I am the chap who is going to expose him and see that he gets what's coming to him. He was the cause of my discharge from Jessup's office. It will open Mr. Jessup's eyes when he's shown up in his true colors, and the pastor and members of the church he attends will learn they had a wolf in sheep's clothing in their midst without knowing it."

"He'll get the bounce from his job and go to jail," said Dick.

"I fancy he will; and from jail to State prison when he has been convicted."

After hanging around the spot for more than an hour Bill became curious to learn if Cobb and the other two crooks had really left the island.

"Let's go over to the house and investigate," he said.

Dick was willing, and they moved that way. When they reached the edge of the clearing they moved around it, but there was no light in the building, which stood before them like a dark blot in the night. Bill ventured to the open doorway and listened. All was silent inside. He entered softly and struck a match. The back room was just as the rascals had left it. The broken lantern lay in the corner, and the fire in the portable furnace had died down to a few glowing pieces of charcoal. The chairs lay on the floor where they had been overturned by the rascals in their haste to get away. Bill picked up the lantern, lighted it and placed it on the table. Then he went to the door and called Dick.

"We'll make ourselves as comfortable here as we can till morning," he said.

"It's a whole lot warmer than outside," said Dick, warming his hands at the furnace, which still gave out quite a bit of heat.

Bill picked up the chairs and also a small object he saw on the floor. It was a locket bearing the initials, "S. C."

"Here's a find," he said, showing it to Dick. "It is just the proof I need to convince the police that Cobb was really here with those rascals."

He opened it and found inside a small picture of Cobb taken within the last three months.

"This locket must have caught in the table somehow when Cobb jumped up with the others. It was torn off when he made a break for the door," said Bill.

The boys thought it prudent to barricade the door with the table, and then each taking two chairs, sat upon one and put his feet on the other.

They talked until they grew sleepy and then they dozed off in the chairs. Both were sound

asleep when daylight began to make objects visible outside.

Both boys finally awoke. Then they set out to see what the prospects were for getting off the island. Going down to the shore, they espied two boys fishing near shore. Shouting to them, Bill succeeded in getting them to pull up anchor and come over to our friends, when Bill told them their boat had been stolen and offered them two dollars to take them to Rockaway, which the two boys took up and landed them on the peninsula. The boys now made their way to Brooklyn, where they entered a police station and Bill explained to the officer in charge their experiences and left the tiara and Cobb's locket in his charge. Then the boys gave their names and went home. Simon Cobb was arrested next day and the afternoon papers had a full account of the previous day's doings of our two friends. Two more of the crooks were tried and sent up the river. But Mrs. Risdon, the owner of the tiara, interceded on behalf of Cobb, and he was given a suspended sentence of two years.

CHAPTER IX.—Bill Secures the Five Million Option.

Some weeks passed and then came the announcement of the lucky bidders for the Panama Canal bonds. Bill received an official notification from the Treasury Department that his five bids had been accepted and that he would be allotted the bonds if he deposited the premium on a specified date. If he defaulted in the payment, the bonds would be divided among the next highest bidders. He found the important letter awaiting him at his home when he returned there at his usual hour one day, and his mother, who had noticed the Treasury Department imprint in the left-hand corner, and the usual notice on the other corner in the place of the stamp, was very curious to learn what was in it.

"Are you looking for a position in the Treasury Department?" she asked, with a smile.

"No, mother," replied Bill, opening the letter and reading its contents with a thrill of satisfaction, mingled with some excitement, for now he was surely up against the real thing. He had secured an option on the whole five million, but unless he could sell that option at a profit within a limited time, or raise the five millions, plus the premium, to pay for the bonds, on the date mentioned, his nervy scheme, to which he had devoted much time and thought, would go for nought, and his failure would furnish Wall Street and the newspapers with a good joke.

"What is it all about, William?" asked his mother curiously.

"Read it," said Bill, handing her the letter.

Mrs. Bunce read the communication and her eyes bulged with puzzled wonder.

"What does this mean?" she asked.

"Isn't it plain enough? The Secretary of the Treasury has accepted my bids for five million dollars' worth of the forthcoming Panama Canal bonds," said Bill, in a tickled tone, reveling in his mother's astonishment.

"Yes, that's the way it reads. I suppose you

have made these bids in the interest of Mr. Jessup?"

"You suppose wrong, mother. I made those bids in my own interest."

"Why, how could you buy \$5,000,000 worth of bonds?"

"I couldn't pay for that amount of bonds, or anything else, I'll admit, but that fact did not prevent me from bidding on them."

"You've got some purpose up your sleeve, then?"

"I have. This letter practically gives me an option on those \$5,000,000 bonds for a short time. Now that the bonds will shortly be issued, they will be put on the market, in advance, like any other bonds, and people wanting them, who either did not bid, or were not successful in securing an option, will try to buy them before the price goes up. That will create a market for the bonds. Those holding options will ask a fair advance on the price they have engaged to pay for the bonds when they are ready for delivery. If the demand for the bonds is lively, the price will go up, and the higher it goes the more profit there will be in sight for those in a position to sell what they have the call on. Understand?"

Mrs. Bunce thought she understood.

"Does Mr. Jessup know you have gone into this thing?"

"He does not. Mr. Jessup and myself are not on speaking terms."

"What do you mean by that?"

"I'm not working for Mr. Jessup at present," said Bill, making the admission at last.

"When did you leave him, and why?"

Bill told her.

"And you never said a word about it to your father or me."

"I thought I had better keep the matter quiet."

"You must have got another position right away."

"Why do you think so?"

"Because you have been going to work every day and coming home at your regular time, and on Saturday you handed me your board money as usual."

"I have been working for a person you think a good deal of."

"Who is that?"

"Myself."

"Yourself?"

"Yes; and I've made a whole lot more than if I had remained with Mr. Jessup."

"What have you been doing?"

"Speculating."

"In what?"

"Stocks. I have made nearly \$5,000 since I left Jessup's office."

"You never told us about it. What have you done with it?"

"I've got it stowed away in a Wall Street safe deposit vault box."

"I don't see how you made so much money in so short a time."

"That's because you don't understand the opportunities there are in Wall Street to make money quick."

"I have often heard you say that speculating in Wall Street stocks was a very uncertain and risky matter."

"I say so still. It is, but I've been lucky to win

as a rule. At any rate, I'm ahead of the game at this moment."

"I don't know what your father will say when he hears all this."

Bill walked upstairs to his room to consider the situation. At that moment it looked exceedingly doubtful if he would be able to come out at the top of the heap. Everything depended on whether the bonds would have a rising market in a few days, in which event he expected to be able to dispose of his option to some bank willing to pay the price that would give him a fair profit.

If he had the money to make the first payment, then his chances would be practically sure; but as he didn't, why, the issue was in doubt. It looked more doubtful now than when he put in his bids. Nevertheless, he was full of hope and expectation. There was high jinks at the supper table when the facts came out before his father and sisters. The matter of his severed relations with Broker Jessup, after having been commented on, faded into insignificance beside his bond venture. His father whistled when Bill handed him the letter to read. His sisters fairly gasped when Mr. Bunce read it out and stated its meaning.

"Why, you must be crazy, Will!" said Nellie Bunce, the elder girl.

"Do I look it?" grinned Bill.

"In the name of goodness how do you expect to pay for those bonds?" he said.

"I don't expect to pay for them. I intend to sell my option, and let the buyer pay for them."

"Oh, that's your little game?" said his father. "Do you think you'll be able to find a purchaser for such a bunch of securities?"

"I hope so. Or maybe I'll be able to sell one million to five different parties."

"What bid did you put in?"

"I submitted five bids at varying figures. Here they are on that paper. You see what the highest one is. I may make nothing on that, but I ought to do something with the last three, at any rate."

Mr. Bunce was not a financier in any sense of the word, so he could form no idea of the possible profit his son might possibly pull out of his scheme; but he imagined that five millions' worth of bonds, on a small margin, ought to pay a handsome sum. An average profit all around of one cent would amount to \$50,000, and he said so.

"I'll be satisfied if I make half of that," said Bill. "I don't count on making an average of a cent. The advance market would have to go over 105 to make that possible, and that seems too much to look for on two per cent. securities."

Mr. Bunce, being hazy on the subject, accepted his son's statement. He knew Bill was an expert on bonds, and for that reason his son's scheme had not staggered him as much as it otherwise would have done. He believed Bill knew what he was about. At any rate, he was willing to take a chance on it. He regarded his only boy as a smart lad, and on the whole he was rather proud over Bill's nervy speculation. He hoped he would succeed in pushing it through, and was rather optimistic over the result. That evening Bill wrote a letter to old Mr. Trafton informing him that he had secured the option on the entire five million of bonds, and that he hoped to come

out all right on his venture. He asked the little old gentleman when he could call to talk the matter over with him. The letter did not reach Mr. Trafton as soon as Bill expected it would, for the reason that the old gentleman was out of town on a visit.

His daughter did not suppose it was of vital importance as her father was no longer in business, so she placed it on his dressing case to await his return. Owing to Mr. Trafton's large acquaintance among financiers, and the great respect in which he was held, Bill had counted on his help as a considerable factor in helping him place the option in the event that the market was satisfactory, and so he was much disappointed when his letter remained unanswered.

Thrown entirely on his own resources, Bill kept on the alert to see how the bonds would go on the market, for he could do little toward working off his option till he could get figures to base a deal upon.

CHAPTER X.—The Mysterious William Bunce.

All Wall Street learned right away the names of those who had secured the biggest provisional allotment of the Panama Canal bonds, and with the exception of one, they were all recognized factors in the financial world. The single exception was, of course, Bill Bunce. Every financier in Wall Street began to wonder who William Bunce was. He must be some unknown capitalist of the great West, for that was where all such individuals appeared to come from. The wires were kept hot making inquiries all over the country of banks who might be expected to be honored by this Bunce as a depositor.

Nothing came of these inquiries because no bank carried William Bunce on its books. Clearly William Bunce was a mystery, but there was no mystery about his having captured a tenth of the entire bond issue at figures which showed that Bunce was no slouch at the bond business. Bankers and capitalists who had been nosed out of the contest by this Bunce were exceedingly anxious to get a line on his identity, but they were not more eager than Wall Street and other financial centers, always on the qui vive to get on terms of business intimacy with men possessing large "dough bags."

So a week passed away and William Bunce remained an elusive quantity. He heard his name mentioned a hundred times on the street by brokers and financiers when they stopped to talk. One morning he met Broker Smith.

"Hello, Bunce, how are you coming on?" said Smith.

"I've no kick coming."

"Still speculating?"

"Yes."

"Why haven't you called to see me? I expected to get some of your custom."

"I haven't put through much since I met you last."

"No? Got other irons in the fire, I suppose?"

"Yes."

"That reminds me a namesake of yours is an object of considerable interest in Wall Street just now."

"Yes?"

"Yes—William Bunce. He captured five million of the new Panama bonds that are to be issued as soon as they can be printed."

"I suppose you know that my first name is William?"

"No. Is it?"

"Yes, sir. Maybe I'm the party you are referring to."

"I haven't the least idea what you are worth, but it's a safe bet you are not worth \$1,000,000 let alone five or six."

"I am not giving out my financial status. If you traders knew that I was worth a lot of money, you'd all sit up nights figuring how you could relieve me of a part of it."

"Oh, come now, you seem to have a hard opinion of us brokers."

"No, I have a very good opinion of you, but I think it is good policy to keep my business to myself, for I know every one of you chaps are watching for a good thing to come along so that you can pad up your bank accounts at my expense."

"Do you call that good opinion?"

"It's the way you do business. I don't mean to say that you would actually rob a man, but if you could get hold of his money legally, why it would be regarded as perfectly fair in the game. You know what the newspapers sometimes say about Wall Street, and the Stock Exchange, and other pet institutions down here, so don't blame me for sizing up things in my own way."

"The newspapers libel us. When they haven't anything else to stir the public up with, they take a crack at Wall Street. You don't want to believe any of those things. The impression that brokers are a lot of bloated spiders sitting in their offices waiting for lambs to come in to be sheared is getting out of date. That bit of alleged humor has grown whiskers on it."

On Monday of the following week Bill ventured to call on Broker Stockbridge.

"Hello, Bunce, glad to see you," said the broker, shaking hands with him. "Sit down."

"How is Mr. Trafton?"

"He's enjoying his usual good health. I got a letter from him this morning."

"Is he out of the city?"

"Yes, down on Long Island, visiting an old friend. He's been away a couple of weeks."

"Then he didn't get my letter."

"Did you write him?"

"Yes. I addressed it to his house."

"Maybe it's there awaiting his return. Is it important?"

"Yes, to me."

"I'll ask my wife about it when I get home, and if it's there I'll mail it to him."

"Thank you. I wanted his advice about the disposal of my option on the Panama Canal bonds. I secured the entire five million."

"What's that! You secured five million?" exclaimed the broker, who was ignorant of Bill's bidding on the bonds.

"Yes, sir. Didn't Mr. Trafton tell you I put in five bids covering that amount of the issue?"

"No; he said nothing to me about it. Are you the William Bunce that Wall Street is puzzling itself over?"

"Yes, I guess so."

"Do you expect to sell your option?"

"Yes."

"Well, you have good nerve. How much has the venture cost you so far?"

"Two cents."

"Well, you won't lose much if you slip up on your scheme."

"I hope I won't slip up, for I've put a good deal of my gray matter into those bids. It would be a shame after hitting the nail on the head to lose my anticipated profit."

They talked a while longer and then Bill left. That afternoon Wall Street learned the identity of William Bunce and his purpose in bidding for the bonds, and a prolonged whistle went through the Street as the news circulated.

CHAPTER XI.—Bill's Syndicate.

The secret being out, of course the newspapers got hold of it. One of them got hold of Bill's address and sent a reporter to interview him.

"So you're the mysterious William Bunce?" said the reporter, when Bill received him.

"I've made no mystery of my identity," replied the boy. "I'm more often called Bill than William. Whatever mystery has surrounded my connection in the bond matter has been created by others."

The reporter then questioned Bill about his bids, asking him how he came to put them in, how he had arrived at a successful set of figures, and what he proposed to do with his option. Bill gave him perfectly frank answers, and furnished him enough copy for half a column without the heading.

Next morning it was all in the paper, headed, "The Mysterious William Bunce Revealed At Last." Bill read it with interest, and so did a million or more other people. On the financial page Bill read something of greater interest. It was the market quotation of the Panama Canal bonds. The price offered for them on the previous day was 104.10. At that figure he was behind one-quarter of a cent on 1,000,000 of the bonds, but ahead a small fraction on the other four million, being well to the good on his fifth, or lowest, bid. During the week the bonds continued to advance and on Friday stood 104.40. As time was getting short, Bill got a move on and began visiting financiers who had bid on the bonds but had been cut out of the larger part of their application by his bids. He met with a cool reception, and found no one who would pay more than the maximum amount of their own bid, which was below the market price and would give Bill no profit. It soon occurred to him that the financiers had combined against him. Bill hadn't thought of this kind of waiting game being played against him.

He saw he was beaten unless he could get around the problem another way. The only other way was to form a syndicate of persons willing to pay, say, 104.50 for the bonds, which would probably be the market price by the time the option expired. Next morning he got a letter from Mr. Trafton. He was coming home that afternoon and would see Bill on the following afternoon, which was Sunday. Bill found three brokers on Saturday who were willing to go into his syndicate to the tune of \$50,000 each. On Sunday afternoon at three he went to Mr. Traf-

ton's, where he received a warm welcome from all hands, and particularly from the old gentleman.

"Well, Bunce, I received your letter, and I congratulate you on your success in securing your coveted option on the whole number of bonds you applied for. What have you done toward selling your option?"

"Very little. I had to wait till the bonds got a market price, and then I started out to interview the people most likely to take them off my hands. I soon found I was making little headway. I got no encouragement from the particular parties I counted on. They were not willing to relieve me of the option at any figure that would make it worth my while to sell. I have finally reached the conclusion that the financiers do not care to see me win anything by my foresight. They know I cannot make good myself, and that I am certain to lose the allotments without their help. I have no doubt they figure that as soon as I default in the first payment the bonds will fall to them pro rata, at least the bulk of them. So you see how the case stands, sir," said Bill.

"Then you think your venture is going to prove a failure?"

"My only chance is to form a syndicate to take over my option at the best price I can get that will permit of a profit. In accordance with that idea, I have approached a number of brokers, with whom I am slightly acquainted, and have so far found three who are willing to go in at \$50,000 each."

"Well, Bunce, as I am under a great obligation to you for the service you rendered me, it would afford me great pleasure to assist you in this thing. Perhaps I can. I will give you a list of friends of mine who I think might take a hand in this syndicate of yours. I will give you a general letter of introduction which you can take around and show them. I will subscribe half a million toward the capital required by the syndicate to take up the bonds at a price to be agreed upon that will give you a handsome profit if the market warrants it. You can use my name and my written subscription offer freely. I think you ought to get the rest of the money promised in three or four days. Should any hitch occur, I will personally make an effort to help you out," said Mr. Trafton.

"This is very kind of you, sir," said Bill, with a thrill of hope. "It is a favor I shall always remember."

Bill remained until some time after tea and when he left he carried away with him the magic documents that he believed would lead the way to success. Next morning he started out to call on the first gentleman on his list, a well-known operator, with offices in Exchange place. The gentleman was in and received him when the office boy told him that the visitor bore a letter from Mr. Trafton. Bill opened up his syndicate proposition at once, showing the gentleman Mr. Trafton's letter and paper representing his subscription for half a million.

"I'll stand in with you on the same basis as Mr. Trafton. Put me down for half a million," the broker said.

"Will you kindly put your offer in writing so

I can use it with Mr. Trafton's as a potent argument with the next man I call upon," said Bill.

"Let me see your list."

Bill showed it to him and he signed. Thanking the gentleman for his co-operation, Bill started to call on the next one on the list. We will not follow him on his rounds that day. Some of the gentlemen he was unable to see; but he met with no refusals from those he interviewed and he raised a second million among four men.

Next day he continued his rounds and picked up another million. On Wednesday he captured a million and a half. With but one million more to round up he felt confident of success, and was proportionately elated. His list running out, Mr. Trafton supplied him with additional names, and at two o'clock on Friday his syndicate, embracing thirty-one members, was complete. Bill then called on the old gentleman, and a meeting was at once arranged for the following day at one o'clock. At that time the price of the Panama Canal bonds had advanced to 104.60. Bill personally carried notices around to each of the members of his syndicate, and they all promised to attend the meeting, which was to be held in Mr. Stockbridge's office. Bill was on hand at half-past twelve, and soon afterward Mr. Trafton arrived.

The other gentlemen began arriving soon afterward. At a quarter past one Bill called the meeting to order, all being present. He stated that the amount needed to purchase his options had been fully subscribed, and he hoped that the combine would not object to his price of 104.50, as the market price then stood 104.60. If they agreed to take his options at his figure the syndicate would pay him the sum of \$62,000 odd, when he would transfer his five options over to the combine, and the chairman chosen to conduct their affairs would then call for the amount necessary to secure the allotments from the Treasury Department.

In the meantime he would notify the Secretary of the Treasury that he had made over the options to the syndicate, and would furnish him with the chairman's name and address. The chairman could also notify the Treasury Department of the transfer, and the purpose of the syndicate to pay for the bonds on official notification. The paper was passed around for inspection, and Bill's price discussed with relation to the future value of the bonds.

As it was the general opinion that the price of the bonds would continue to go up, and that the syndicate would be able to make a fair profit out of the transaction, which they understood had been put forward by Mr. Trafton for the express object of helping his young friend out of a financial predicament, it was unanimously voted to pay Bill the price he asked.

That closed the proceedings and the meeting broke up.

Three days afterward Bill received a certified check for his money, and was the happiest person that day in all Wall Street.

He had succeeded in putting his bond venture through in spite of the opposing financiers, and had cleared a fortune from a two-cent stamp.

Next week's issue will contain "THE BOY WHO VANISHED; OR, THE TREASURE OF THE INCAS."

CURRENT NEWS

SKIN FROM CHEEK MAKES NEW EYELID

Grafting on a new eyelid was one of the many delicate operations watched at clinics by hundreds of surgeons attending the American College of Surgeons' annual meeting recently. Dr. K. C. Wold took skin from the cheek of a patient and replaced an injured eyelid.

LATHES 210 FEET LONG

It is not generally known that the largest gun lathes of the United States are at the Navy Yard, Washington, D. C., and at the armor plant, Charleston, S. C. The huge lathes, 210 feet in length, can turn steel castings as large as 8 feet in diameter and 90 feet long. These lathes, which were intended to turn guns surpassing even mammoth German Big Berthas, are driven by motors manufactured by the Westinghouse Electric and Manufacturing Company.

WILLOWS HOLD BACK THE MISSISSIPPI

Green willows—the ordinary willow that grows alongside rivers and brooks—made into huge mats 200 feet long and 100 feet wide are doing more toward holding the Mississippi River in its course than thousands of tons of stone and closely packed earth.

In making the mats, says Popular Science, timber frames are constructed around the entire

area of the mats, with cross pieces dividing the inside into small sections. Within these are placed the willow trees and bushes that are later bound with heavy cables and towed to their destination. On arriving there they are anchored over the spot to be protected and then covered with earth and broken stones until they sink.

YEAR OF 13 MONTHS IS URGED

A movement directed at "our antiquated time calendar" is getting under way. The "Liberty Calendar Association of America" is behind it.

It is proposed that there be thirteen months fifty-two weeks and 364 days, with the odd day called "New Year's Day," to come between Dec. 31 and Jan. 1. In Leap Year the odd day would be called "Leap Year Day," and would come between June 30 and July 1. The extra month is to be called "Vera," because it takes in "Vernal Equinox" and would begin spring.

By the arrangement outlined in a bill introduced in the House by Representative Schall of Minnesota, each day of the month would always come on a certain day. Easter would fall on March 14, corresponding with the present April 9, and would always be the ninety-ninth day of the year.

The proponents declare that "this simplification will dispense with need for printed calendars, saving about \$25,000,000 a year from this alone."

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— OR —

THE BOY WHO BEAT THE MOONSHINERS

By GASTON GARNE

(A Serial Story.)

CHAPTER XI.—(Continued.)

The young mountaineer hurried his prisoner, unwilling but helpless to resist, over the rough ground at the side of the road, into the timber at the south of the thoroughfare. This would keep him out of sight, and Dingle intended that the tyrant should be out of sound, if a handkerchief-gag would do the work.

"I'll have you strung up on a sour apple tree for this!" growled Newcastle. "It's the saddest day's work you've ever done. Mark that, you hound!"

The exasperated Dingle could resist his inclinations no longer, and he retorted, sharply:

"Ye've cussed me enough. I'm going to teach you manners!"

And with that he gave Newcastle such a switching with the leader's own riding-whip that he howled with pain. The vigorous young fellow kept it up, holding the prisoner with a rope end with his left hand as he swung the terrible right. Newcastle's arms were so entangled that he could not defend himself. It might have been unfair in most cases, but in this particular one it served him right, for he had never shown mercy to any one in his power. When a man used to absolutely tyrannize others is finally given proof that he has a master, it is a memory which lasts him for the rest of his life. And Newcastle had been learning many pages of this lesson during the last few hours, with more to come.

Dingle finally tied his prisoner to a tree, gagged him as intended, and then hurried back to Newcastle's horse.

"I think it will do him good to stay there a few hours," laughed the youth. "I'll have to get Dan Dobson loose on some excuse."

It was a fast ride which he made to Newcastle's headquarters, but Dingle rode the saddle skillfully, and he was unfatigued when he arrived at the house.

This was a good thing.

The men were around the place, as he knew, so he went down the side road and hitched the riding horse in a covert place where it would be unseen from the house.

"Now for my little game."

He entered the house, and he was greeted teasingly by the others, who twitted him about his drubbing at the hands of Jake Newcastle a little while before.

"Let them poke fun at me," thought Dingle; "I'll turn the joke on 'em all in a bit."

"Ye'd better git some linyment fer yer black eyes," said one of the men.

"I know it," answered Tom; "I'll go out in the stable and git some of that goose grease linyment they use on horses."

"Ha, ha!" laughed the other. "That's good, I calc'late, fer a jackass ter use, better even than a hoss!"

But the taunt passed unheeded, for Dingle slipped on out of the building to the barn. There he knew that Dan Dobson's fine horse, Starlight, was kept by confiscation of the leader Newcastle.

"A man kin get away a lot better with a hoss which knows his soul," muttered Dingle, as he bound some rags about the beautiful animal's hoofs, and led him thus muffled through a rear door of the barn and tied him there with saddle and bridle ready.

He went back and brought out a pair of revolver holsters, which he swung over the saddlehorn, and stuck two weapons of his own into the receptacles.

"He's apt ter need these before he gits out of gunshot from this house," chuckled Dingle, "and from what I calc'late of him, he kin use them good enough fer all purposes."

This was a good guess, and it was fortunate for the unfortunate lad that his unknown friend was so thoughtful in advance.

Dingle having put Dan's horse in a convenient position, the young mountaineer hastened to do the most important part of the job.

He did not run the risk of suspicion inside. He heard the members of Newcastle's gang laughing and roystering on some of the forbidden moonshine on the lower floor of the house.

An old woman, who had charge of the cooking, came to the back porch and looked sharply at Tom.

"Mis' Dodward, ain't I been square with ye?" he asked, in a low voice, realizing that he would need a little help for his daring scheme of rescue.

The woman looked at him with suspicion on her face for an instant, and then she smiled.

"Yes, Tom, ye're the only one of these men that's ever helped me at all. They're too important to ever bother with an old fool like me. What is it; do ye want somethin' ter eat?"

"No. I've been nearly murdered by this yere Jake Newcastle, and I'm goin' ter leave the mountain side, and stay away fer good, and earn a hones' living."

The woman patted him on the shoulder.

"Good fer ye. If my husband had had sense enough ter do that he wouldn't a-been shot in a fight with the revenue officers. I'll help ye go, Tom. Some day they'll nab all these fellers."

But Dingle stopped her.

"Sssh! Mis' Dodward, ye'd better be keerful and not let any of 'em hear ye, 'cause they'd drive ye out an' maybe harm ye worse than that. You jest look away when ye hear some scufflin' down the side of the house, an' ye'll do me the greatest favor of my life."

To be continued.)

FROM ALL POINTS

FACE POWDER FATAL

Coroner Edward Fitzgerald of Westchester county was called to Yonkers, N. Y., recently to investigate the death of an eight-months-old girl which, the Coroner was informed, was ascribed to the accidental inhaling of face powder. The child was the daughter of Mrs. H. A. Henderley of McMahon avenue, Yonkers. The child inhaled the powder, which caused an internal irritation that developed into pneumonia.

SERVANT ARRAYS SELF IN \$1,000 OF MISTRESS' FINERY.

Chriatiana Daniels, seventeen, a negress of Elmhurst, L. I., was hired as a domestic the other morning by Mrs. Charles Lipschitz, of No. 35 Nicholas Terrace, New York. Chriatiana was on the job a few hours when Mrs. Lipschitz went out to do some shopping. When she got back home this is what she says she saw:

The negress was all dressed up in Mrs. Lipschitz's \$350 fur coat and \$250 silk gown, and with about \$400 worth of her jewelry, ready to make a quick exit from the apartment.

Patrolman Rodgers of the West One Hundred and Fifty-second street station arrested the girl.

WHITE AND COLORED FARMERS IN THE UNITED STATES

According to a report of the Fourteenth (1920) Census recently issued, of the 6,448,366 farmers in the United States in 1920 5,498,359 were white and 950,007 were colored, while in 1910 out of a total of 6,361,502 farmers, 5,440,619 were white and 920,883 were colored. White farmers thus represents 85.3 per cent. of all farmers in 1920, as compared with 85.5 per cent., or practically the same proportion, in 1910.

Between 1910 and 1920 the number of white farmers increased 57,740, or 1.1 per cent., and the number of colored farmers, 29,124, or 3.2 per cent.

The 950,007 colored farmers in 1920 comprised 926,257 negroes, 16,213 Indians, 6,899 Japanese and 638 Chinese. The corresponding figures for 1910 were 893,370 negroes, 24,251 Indians, 4,502 Japanese and 760 Chinese.

BUFFALO HERD MAY OUTGROW PARK LIMITS

With the buffalo in the Government park at Wainwright, Canada, numbering more than 5,000 and with prospects of the herd, now the largest in the world, eventually outgrowing the 100,000-acre park, the Canada Government is seeking ways to commercialize the surplus animals.

There is an excellent market for buffalo meat. All the buffalo the Government cares to kill can be sold at fine prices in both Canada and the United States. Some of the surplus bulls, it is said, will be killed this winter for the market.

Buffalo robes, the Dominion Park Commission says, command a price of \$100 apiece. They are remarkably durable and even with the hardest service will last for years. Buffalo robes were in

common use fifty years ago when the remnants of the once great herds were still in existence. Now, with the source cut off by the almost complete extermination of the bison, they are rarely seen.

Mounted heads sell for \$125 to \$250. The latter price was obtained for several recently in Montreal. If several hundred buffalo are killed annually, however, the head market will soon become overstocked.

Experiments have been made in tanning buffalo hides. This may be developed, it is thought, into an important industry, as the leather is tough, pliable and, it is claimed, practically waterproof. The wool which the animals shed every spring has been manufactured into a strong cloth fabric which has industrial possibilities, though of a restructured kind. The wool is gathered up from about the park, but it is believed it may be practicable to shear the buffalo annually like sheep.

Wainwright Park is in the heart of a region once roamed by trappers of the Hudson Bay Company, now selling the last remaining lands of its old empire to farm settlers. The park was stocked twelve years ago with 740 animals purchased in Montana from Michael Pablo, a Flat-head Indian.

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HARRY E. WOLFF, 166 W. 23d St., New York

Who Stole Mr. Williams' Money

By COL. RALPH FENTON

One of the hardest things in detective life is for the officer to be obliged to report on family matters. No matter how long he has been in the business, or how fire-proof he has become, the detective who will make a report which he knows will break up a family and bring wretchedness to half a dozen persons, is a scarce article. That is, he will report to his chief verbally or by letter, and thus let the information get to those who hunger for it and yet dread to hear the truth. To face a husband when the horror of dishonor is upon him—to report to a wife that her husband long since ceased to love her, and that her only remedy is the scandal of a divorce suit, is a position no one in the service wants to fill a second time.

A fair share of the detective business of every city in the land hinges upon family matters, and the work done seldom appears in print, or if the newspaper reporters get hold of the circumstances, the particulars are kept away from them.

For a long term of years my assignments as a detective connected with the force of one of our large cities were entirely of this character, and some of the incidents can be related without injury to anyone's feelings.

I did not associate with the criminal detectives at all, and the majority of them did not know me by name.

One morning I was sent for by the chief to take up a new case, and when I entered his office I found a lady present.

She was a woman not over twenty-five years of age, wife of a merchant whom I will call Williams.

They had been married about a year and a half, and it was said that it was a love match.

She had come to headquarters in her own carriage in broad daylight to tell her story to the chief and seek the services of a detective.

I may tell you that I was prejudiced in her favor from the very first glance.

She was one of those women whose every word is of interest, and whose every gesture has a touch of artlessness in it. And she could shed big tears, and catch little sobs, and put such a look into her brown eyes as would make even an old detective almost want to die for her.

When her story had been simmered down it amounted to this: For some time past she had been missing jewelry and sums of money. A private detective had been employed, but had met with no success in discovering the thief. One robbery included a valuable diamond ring; another a pair of earrings; a third the sum of \$400 in gold; a fourth the sum of \$300 in greenbacks. About ten days previous to her visit a package \$12,000 had been taken from her husband's secretary, and at the same time she had missed a diamond brooch from her dressing case. One of the regular detectives had been working on this last steal for over a week, and was still at it,

although he had thus far been unable to secure a clue.

It was not only natural that Mrs. Williams should be interested in the recovery of the property, but that her great interest should lead her to call at headquarters to consult with the chief.

In fact, her husband was confined to his room by an attack of gout, and, for all we knew to the contrary, it was by his advice that she came.

It would appear sharper in me to say that I suspected something wrong from the very start, but honesty compels me to say that I didn't.

When she had departed the chief said to me:

"This looks like a very simple case, and I can't see why Taylor has not picked up some clue. The robberies have been perpetrated by some of the servants, and I'll give you a fortnight to trap the guilty party."

I was at liberty to consult Taylor.

The only servants who had access to the bedroom were the chambermaid and the butler.

This last personage had no right there, of course, but having the run of the house he could slip into the room.

Taylor had suspected him, rather than the chambermaid, and had devoted his whole time to watching the man. Nothing but disappointments had turned up.

The butler had the best of recommendations, was without vices of any sort, and a search of his effects had brought nothing to light which could implicate him.

It was agreed that I should look out for the chambermaid, and I put in a week on the case to find out that she also had the best of recommendations, and that the probabilities were all in her favor.

If it was true that either of the servants had committed the robberies, it was likewise true that they had covered their tracks so well that we had no hopes of making an arrest.

I worked on the case three weeks, and then abandoned it. Mrs. Williams seemed much more disappointed than her husband over the failure, and she shed tears of vexation when informed that I was to drop the case, or at least cease active work.

I meant to keep the butler and chambermaid under surveillance for a time longer, but I could not promise that anything would come of it.

The third day after this Fate played me a curious trick.

I had dropped into a family restaurant for a plate of oysters and not caring to have comers and goers study my face I went upstairs to be served in one of the little rooms or stalls.

I had devoured my oysters and drank my coffee when a lady and gentleman entered the next stall on the right, and it wasn't ten seconds before I recognized Mrs. Williams' voice.

The man's identity I also soon established by his tones.

He was a handsome, dissipated chap named Raynor, known in all the clubs as a great spend-thrift, and reported to the police as a reckless gambler.

The pair were scarcely seated in the stall when the lady said:

"Will, I can do no more for you. I have robbed

myself, stolen from my husband, and perjured myself to the officers to help you out of your troubles. You are no sooner out of one trouble than you bring another upon yourself."

"Softly, Sister Nell, softly!" chided the man. "I have always been kind to you. I have always been the best brother in the world. Give me a chance. I was horribly in debt. You have come to my aid in a grand way, and heaven will bless you for it."

"Hush! Heaven cannot bless me for stealing from my husband to pay your gambling debts. Do you know the value of that package I gave you the night you came and threatened to commit suicide?"

"About \$12,000, I believe, and it helped me out of three or four bad scrapes."

"And I thought it was only \$200! Oh, brother, I am afraid you are down to ruin."

"Pooh! pooh! Nell, I am no worse than hundreds of others who are sowing their wild oats. Make a raise of a couple of thousand for me this week and I'll go to Europe and remain away until I can steady down."

With that I walked in on the pair. A few words had made the case as plain as day.

While it was "all in the family," as the saying is, and while there was no probability that the dissolute brother would be punished, I did not rest until he had been taken into Williams' presence and made to confess all.

I left the house in company with the brother, and as we gained the walk he asked:

"Do you think the old man would shell out a couple of thousand for me?"

"You must be crazy!" I replied.

"Then the game is up, and here's good-by to you!" he exclaimed, and before I could lift a hand he had pulled a pistol and sent a bullet into his head.

RATTAN BASKETS MADE HERE

Rattans from Singapore, rattans that have waved in Malay marshes where head hunters prowl and brown witches chant their invocations of black magic, come to New York by ton loads to solve one of the minor but very pressing problems of city life. And that problem is the transportation of the steaks and chops and legs of lamb we devour. You've seen the frenzied butchers' boys lugging the big, heavily laden baskets on wheeled runners along the sidewalks where marketing is heaviest, and you may have wondered how along that apparently flimsy container could survive such riotous handling. But the humble rattan survives longer than any other container. An old New York basket manufacturer vouched for that as he discussed the subject the other day in his factory on Great Jones street.

The place was not crowded and the basket weavers were all grown men. They sat on the floor or on low stools twisting and weaving strands of the heaviest and toughest basket fiber used in the world—the young rattan from the East Indies.

This fiber is shipped to New York through the port of Singapore, said one of the men. The strands vary in thickness from the size of a woman's little finger to the thickness of a man's thumb, and are about twelve feet long.

The heaviest strands are used for weaving meat baskets, said the man, who had been making and selling rattan baskets in the same spot for more than thirty years.

"Meat baskets are used to take daily meat orders to hotels and restaurants," he said. "With one exception I should say that they get the heaviest work and the hardest handling. We make them about the size and shape usually of ordinary clothes baskets, but at least ten times as strong and reenforced with metal straps and iron handles that run under the bottom, which is shod with wooden runners. Made in this way a meat basket can stand the wear and tear of Manhattan every day for about a year—and that is more than any other type of container not in itself too heavy to handle will do.

"We make them by hand because there is no satisfactory machine that we know of able to make all different shapes and sizes of baskets wanted for lugging meat, bread, laundry and dozens of other things.

"The heaviest and largest made is the coaling basket. Many of the ships in the harbor are coaled from the barges with these baskets, which generally are woven square and large enough to hold a thousand pounds of coal at a time. The bottom of these is of heavy timber, and they are strongly reenforced. About a dozen, I believe, are used at a time, being swung up and down by cranes.

"We let the rattan lie for twenty-four hours, as a rule, in the soaking vat. It is soaked in cold water and becomes flexible enough to work.

"The best basket makers on this heavy service basket work, at any rate, are English. My experience with baskets goes back nearly forty years and I guess I have hired almost every type of basket weaver. Perhaps my best man now is that English boy just starting a new basket. His father worked here for me nearly thirty years ago. Then he went back to England, and now his son has come to New York and is making baskets in the same place and in the same way his father did."

DEER RACE RAILROAD TRAIN

The spectacle of three deer racing with a Delaware Valley train near Stroudsburg, Pa., caused a lot of interest among the passengers.

Three does on the tracks ran ahead of the train for some distance, but the train gained on them steadily. Finally two of the does jumped a high wire fence and ran through the fields, while the third continued to race just off the rails. After running some distance this doe jumped the fence, the trio finally taking the State road.

Most of the distance traversed was very icy and all the witnesses marvelled at the surefootedness of the animals.

There are apparently large numbers of the deer in that section, and in some instances they are very tame. Autoists have been surprised to discover them along the highway.

FAME AND FORTUNE WEEKLY

NEW YORK, MARCH 10, 1922

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INTERESTING ARTICLES

OYSTERS' GREATEST ENEMY

The starfish clings with its five fleshy fingers to the shells of oysters while its five centrally situated sharp teeth eat a hole through which it can suck the living flesh. It has an insatiable appetite.

CATALINA'S GREEN SHEEP

On the first working day after Christmas John E. Maurer, President of the Maurer Cattle Company, which owns thousands of sheep on Catalina Island, Cal., was making an inspection of the animals with a number of associates. Sharp disagreement arose as to the grouping of the sheep, some maintaining that there was only one large block, while others were positive that there were two. Still others vehemently insisted that there were three, or even four.

However, they agreed on one startling fact, that all of the sheep were green—so green that as they moved off it seemed that whole meadows were smoothly slipping along over the hills and down the valleys.

Finally overtaking the animals, the inspecting party found that grass and weed seeds, imbedded in the wool on the backs of the animals had been stimulated by recent rains to germinate. The result was that as the sheep crowded together they appeared to have almost as attractive pasturage on their backs as under their feet.

BY TRAPPING GETS MONEY FOR LESSONS

Enthusiasts for thrift among young women will find few more interesting stories than that of Miss Ethel Taylor, a musically inclined nineteen-year-old girl of Woodinville, Wash., who took to trapping last November to make money to pay her music lessons.

Miss Taylor made a reputation for herself as one of the most talented singers in Seattle during the winter of 1920, but her father found it necessary to abandon his city business for a small ranch in the country.

Miss Taylor was determined to help herself in the training and improvement of her voice. She had always known several men who had trapped

fur-bearing animals years ago. From them she got some pointers and tried out the scheme.

During November she caught several mink, some muskrat and an otter along the sloughs bordering Lake Washington. The old trappers showed her how to take off the pelts and dry them for the trade. A Seattle fur dealer paid her a good price for the catch, amounting to over \$50. In December she was bolder and doubled her earnings, and she related recently with great glee that during January she will have first grade pelts enough to bring her in more than \$200. Several farmers who had learned of her industry gave her pelts from predatory animals they had caught or shot about their buildings. Among her own catch is a cross fox, one of the first caught in recent years.

Every Wednesday and Saturday she goes to Seattle, twenty miles away, for her music lesson. Each lesson costs \$3.

LAUGHS

"All arrivals are washed," exclaimed the warden of the Pittsburg prison. "And if they kick up a fuss?" "Then they are ironed."

"I don't think your portrait is much like the original, old man." "Only once have I painted a portrait that was really like my sitter, and she sued me for libel afterward."

"You'll be a man like one of us some day," said the patronizing sportsman to a lad, who was throwing his line into the same stream. "Yes, sir," he answered, "I s'pose I will some day, but I b'lieve I'd rather stay small and ketch a few fish."

"Do you know," he said, "that every time I look at you I have thoughts of revenge?" "Why?" she gasped. Then he answered: "Because revenge is sweet," and she told him she thought tomorrow would be a good time to see papa.

Here is a remarkable excuse. A Wichita child, who had been absent from school, brought back the following excuse when she returned: "Dear Teacher: Please excuse Jennie. She was sick and had to stay home to do the washing and ironing."

Mother (in a very low voice)—Tommy, your grandfather is very sick. Can't you say something to cheer him up a bit? Tommy (in an earnest voice)—Grandfather, wouldn't you like to have soldiers at your funeral?

Little Boy—They won't ever get me to give another ten cents toward a present of a book for the teacher. Mother—What went wrong? Little Boy—We got the principal to select one for her, and he picked out one that was just crowded full of information, and she's been teachin' it to us ever since.

A FEW GOOD ITEMS

KILLED IN A QUEER ACCIDENT

Mose Desmond, an American Negro, pianist at Murray's Club, London, was killed recently in a strange accident on the Northwestern Railway. A piece of flying metal caromed between two expresses passing each other at fifty miles an hour. It tore the sides and smashed the windows of the first carriage of each train. Twelve people were injured.

Desmond was sitting in a third class compartment beside Sir Arthur Steel Maitland, M. P., when the accident happened. The surgeon who was called said he believed a flying piece of glass had penetrated Desmond's side. It was believed the steel step of a tender fell off, was caught up by one of the trains and flung from side to side.

SAVED BY SNOWBANK IN AN 80-FOOT TUMBLE

Postmaster Joseph Liebeskind of Pine Brook near Caldwell, N. J., had a remarkable escape from death the other day. He fell from a cliff at the summit of Hook Mountain, landing in a fifteen-foot snow drift, a drop of nearly eighty feet. A neighbor passing along the road at the foot of the mountain saw the Postmaster fall and summoned others to aid in digging him out, for the man was in danger of being smothered.

The postmaster was on his way to visit a relative and took a short cut over the mountain. The wind had swept the summit clear of snow but left the surface slippery. He was making his way cautiously when he missed his footing.

There is a gradual slope of about 100 feet to the edge of the cliff. The postmaster tried to check his descent, but missed. He gained momentum as he neared the edge, and shot forward with such speed that he cleared the jagged rocks, which otherwise he must have struck.

Wilbur Colyer, the man who saw the incident, said Liebeskind disappeared from sight in the snowbank. Colyer and those he called to aid him plied shovels vigorously to get the victim out of his predicament.

Liebeskind was badly frightened, but after he got his "sea legs" was able to walk to the nearest house. There he was examined by a physician. It was found that he had not been severely injured.

TRIED HIS BEST TO COMMIT SUICIDE

James L. Smith, twenty-eight years of age, of Charlestown, W. Va., short order cook, was "certain" he would shuffle off this mortal coil. But he failed.

Equipped with a number of death-dealing instruments, Smith went to the Virginia Street Bridge, across Elk River, tired of life, and he admitted it. He could find no work and was destitute.

He saturated his clothing with gasoline and tied a small rope to one of the steel supports of the bridge. The other end he tied around his neck and took his position on a narrow railing.

Lighting a piece of paper at his feet, Smith figured he would be a burning mass within a

minute. With one hand he swallowed a small portion of antimony, a dangerous poison. With the other he held a 45-calibre automatic revolver.

As the poison trickled down his throat, he shuddered. The gun exploded. Instead of penetrating his brain, the bullet went wild and severed the rope around his neck.

Meanwhile his clothing caught fire. The successive shocks caused him to lose his balance and he tumbled into Elk River, a human torch.

The sudden immersion in the water acted as an antidote to the poison and extinguished the burning clothes. As Smith came to the surface he was seized with violent convulsions of the stomach. He ejected the poison.

Being a good swimmer, he succeeded in reaching the shore.

The burns and the poison will not prove fatal, physicians of St. Francis Hospital said. The patient will be able to leave the hospital within a week, they added.

HIGH POWER GLASSES DETECT STAMP FRAUDS

The bulk of the stamps which the non-collector sees have no intrinsic value, says the Scientific American. They retail for a cent or two apiece, but this merely covers the cost of handling them. There are perhaps 25,000 varieties from all over the world that have a true market value based on rarity and demand. Those costing less than a dollar are apt to be neglected as trash, as we approach the \$100 class the market is of course limited. Nevertheless the real rarities, of which the known copies are numbered, come as high as \$5,000 and \$10,000, with plenty of buyers to absorb the limited offerings.

With such values and a free market fraud is bound to be attempted. Most counterfeits are made of whole cloth. But whether the design be reproduced with the aid of a camera or by hand engraving is will not correspond exactly with the original. With hand engraved counterfeits the expert examines the details of the stamp for points of divergence from the known genuine design. The photographic reproduction is more faithful in these matters, but usually differs from its original in the general effect of tone and shading, and often in size.

The expert has seen a number of counterfeits of any given stamp and often has a reference collection containing many of these. If the specimen under examination fails to identify itself with any familiar counterfeit it must either identify itself with the genuine stamp or display divergence that marks it as a "new" counterfeit. The examination is conducted under a glass that magnifies two or three diameters. The expert philatelist knows what sort of mistake the counterfeiter most easily makes and what sort he can himself best see, so he knows just about what to look for and what parts of the specimen to examine most carefully. His work is quickly completed, especially when carried on in the presence of a genuine copy.

FAME AND FORTUNE WEEKLY

INTERESTING ARTICLES

A PILOTLESS WARSHIP

A boat built by the French Navy during the war was controlled from an airplane. The construction of the control mechanism is described in a note appearing in a recent issue of *Electrical World*. This boat was patterned after a German pilotless boat which attacked a French pier. The German boat was driven by a gasoline motor and electrically controlled by means of a 30-mile one-conductor cable. The boat contained two gasoline motors such as are used on Zeppelins, operating twin-screw propellers capable of giving the boat a top speed of 40 knots per hour. Seven distinct operations of the engine and the rudder could be performed by means of the remote electric control. The control was essentially by means of a ratchet mechanism, a different number of ratchet impulses corresponding to certain actions of the boat. A small gasoline-electric generator set and a storage battery furnished the energy for the operation of the different motions. A special timerelay was in series with each of the seven distinct positions, so that every one of the different operations was executed only after the contact-making ratchet mechanism stopped for a certain minimum time on a given position. In case of imminent danger to the boat an eighth position of the contact apparatus was provided for the self-destruction of the boat by ignition of its own charge.

MAROONED ON ISLAND SIX WEEKS

Marooned six weeks on an island within thirty-eight miles of Detroit, Mich., in the Detroit River, without food, fuel or adequate protection from the worst winter Michigan has known in twenty years is the experience of Isaac White, a former policeman.

White had two weeks' vacation and, as he told it, not having enough funds to go to Chicago or New York and enjoy the "sights," he decided to visit Sears Island and fish and hunt. He took a little more than a week's supply of food and fuel, as well as kerosene for lighting purposes with him. He figured, he said, that he could easily walk across the ice or hail a passing boat for a ride to the mainland and get supplies.

Seven days after he visited the island the worst cold spell of the winter set in and below zero weather so froze the river ice that the current broke it into huge chunks which became such a menace that all river navigation ceased, and that made it impossible for White to get to shore.

After two weeks his food and fuel gave out and for six more weeks he was obliged to live on fish he could spear through the ice and what game he could shoot. He was without light of any kind, and most of the time he had no fire, as matches were scarce and he did not dare to "waste" any.

After six weeks a boat ventured to the island in answer to distress signals and found White more dead than alive and brought him to Detroit. He says he intends to return to the island and live there the rest of the winter, but will take enough

provisions to last until spring. White asserts he can make more money trapping and hunting than he can in the city.

Six years ago he lost his left leg while, as a policeman, he attempted to stop a speeding autoist and the machine ran over him.

UNEARTH THE TOMB OF AZTEC WARRIOR

Two burial chambers in the large prehistoric community dwelling near Aztec, N. M., are reported by Earl H. Morris, in a letter given out recently at the Museum of Natural History, as the most interesting of numerous recent discoveries by museum workers engaged in the Archer M. Huntington archaeological survey of the Southwest. Mr. Morris has charge of the excavations.

"Beneath the debris adjacent to the famous Painted Room opened in 1920," he writes, "there has been found a second chamber, perfectly preserved in every detail. The pine and cedar beams in the smoke-browned ceiling are as sound as when the trees were felled, and on the wall-stones the marks of the quartzite pebbles with which they were faced are as bright and fresh as if the artisan who shaped the blocks, though dead these thousand years, had but yesterday gathered up his primitive tools and stepped out of the finished chamber.

"This room was the tomb of a warrior, who lay in solitary state against one wall immediately back of the recessed altar in the Painted Room. The body was that of a veritable giant over 6 feet 1 inch in height, who thus towered head and shoulders above the average men of his tribe of the village when he was in the prime of life, and in the height of his glory as well, if one may infer the esteem in which he was held by the excellence of his tomb and the number of his burial accompaniments.

"The mighty frame had been buried in a mantle of feather cloth and enshrouded with a mat of woven rush stems. Back of the body there were four magnificent pottery bowls, a cup and a basket. Upon the skull rested a large spherical vase with a neatly-fitting cover, both of them exquisitely wrought and ornamented. Within easy grasp of the right hand were the wooden handles of two stone battle axes, and by them a hafted knife of quartzite, as well as chips of flint and prongs of antler, the latter materials and implements for arrow making.

"A circular shield, three feet in diameter, unlike anything previously found in Pueblo ruins, covered the warrior from thighs to temples. It is an example of coiled basketry technique, but unusually thick and strong. The outer surface had been coated with gum and thickly spangled with flakes of mica. When held in the sunlight, due to the numberless reflecting surfaces, the great disk would have shone with dazzling brilliance, perhaps sufficiently intense to have confused the vision of the archer who sought to drive his arrow through the shield to the living flesh behind it."

HORSES SLEEP STANDING UP

Horses seldom lie down to sleep. Throughout their entire lives most of them sleep while standing on their feet. The reason for this is believed to be that the horses are afraid that an insect might crawl into their nostrils. This is a very likely explanation when we consider that a horse's nostrils are the most sensitive part of its body, says Popular Science Monthly. If the insect could not be removed it could easily irritate a horse to death. Many horses will not lie down because they have once been "foundered," that is, unable to get up unassisted.

Another curious fact about a sleeping horse is that it seems always to keep its faculties working. Its ears, for instance, keep constantly twitching and the animal seems to hear the slightest noise. Because of this it would probably be impossible for a man to enter a stable quietly enough to prevent his waking up every horse in it. Horses act peculiarly also in time of fire. They will burn to death rather than rush out from the stalls.

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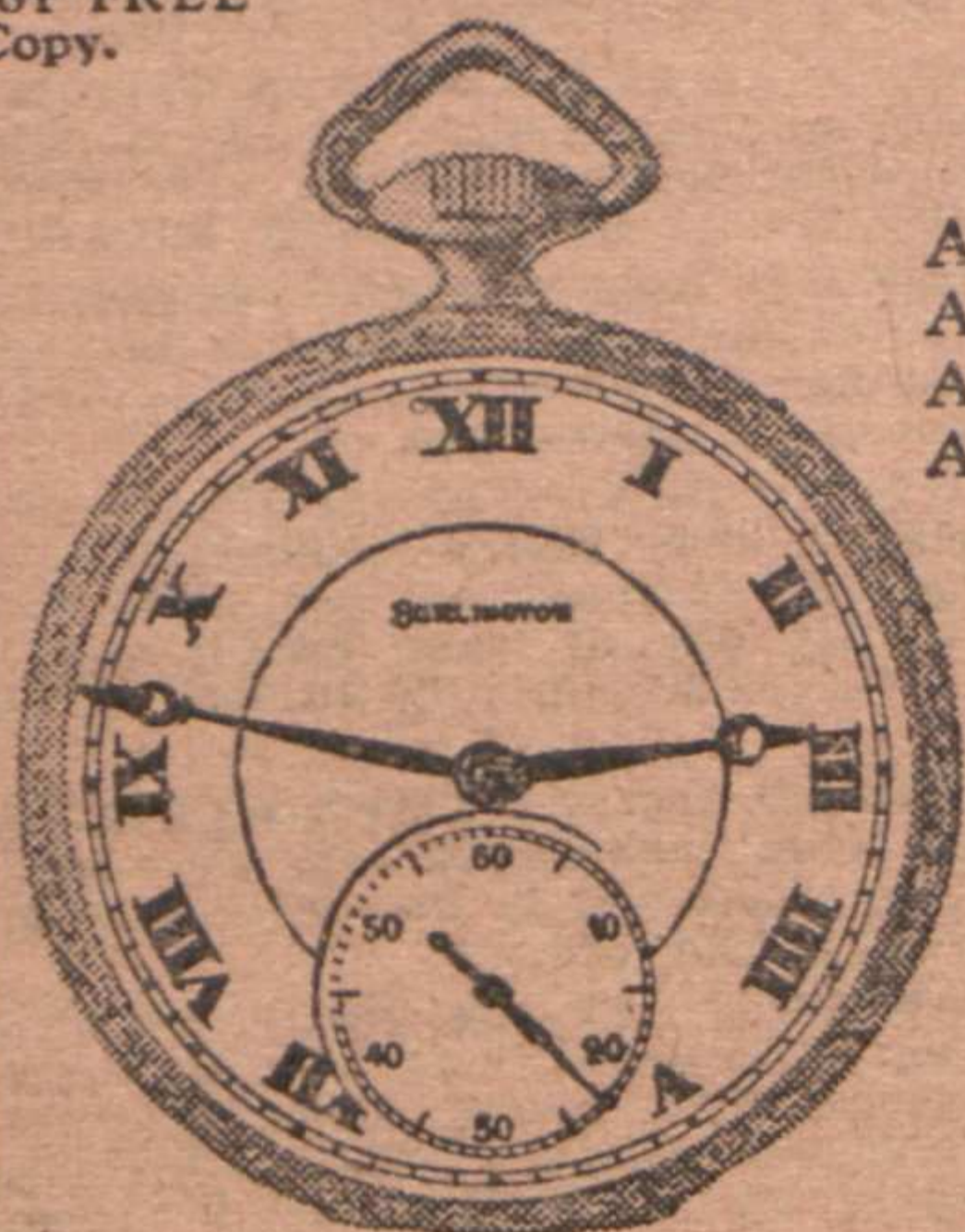
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thirty miles
northeast of New
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haps, the most ex-
traordinary is-
land in the world.
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mass of rocks
nearly three miles
in girt rising to
a height of 900
feet above the
sea, in the Bay of
Plenty, and is
perpetually en-
veloped in a dark
cloud which is
visible for nearly
100 miles. In
fact, White Is-
land, which is
shaped somewhat
like a hollow
tooth, is the cra-
ter of a volcano,
and it is the be-
ginning of what
is called the Tau-
po Zone, some of
the volcanoes of
this zone being
under water. The
clouds which en-
velop the island
are caused by the
steam from the
hot springs which
boil around the
edge of the lake
in the center of
the island. The
whole island is
perpetually mak-
ing and deposit-
ing sulphur, and
its already limit-
less deposit of
high grade sul-
phur, which has
accumulated
through the ages,
is destined to
make the island
famous from a
commercial point
of view, though
for many years it
has been classed
as merely one of
New Zealand's
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center of the is-
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